

Search Report from Ginger D. Roberts

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File 348:EUROPEAN PATENTS 1978-2002/Jul W03

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File 349:PCT FULLTEXT 1983-2002/UB=20020725,UT=20020718

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Set	Items	Description
S1	71241	(VERIF? OR AUTHENTIC? OR IDENTIFY? OR IDENTIFIES OR JUDG? - OR DETERMIN? OR CONFIRM?) (6N) (PARTICIPANT? OR SHOPPER? OR BUYER? OR USER? OR CLIENT? OR BIDDER? OR OFFEROR? OR TRADER? OR - INDIVIDUAL? OR PERSON OR CUSTOMER? OR CONSUMER?)
S2	24313	S1(6N) (IDENTIFICATION? OR ID OR NUMBER? OR NAME OR ADDRESS OR LOCATION OR PASSPORT OR LICENSE? OR ACCOUNT OR INFORMATION OR DATA)
S3	50985	(DETERMIN? OR DETECT? OR JUDG? OR DISTINGUISH? OR IDENTIFY? OR DECIPHER? OR SENS?) (6N) (INTERFACE? OR GUI? OR BROWSER? OR COMPUTER() PROGRAM? OR SOFTWARE?)
S4	7723	(RECEIV? OR TRANSMIT? OR SEND? OR ROUT? OR FORWARD? OR INPUT? OR RECEPTION? OR EMAIL? OR E()MAIL? OR MESSAG?) (5N) (OFFER? ? OR BID? ? OR BIDDING OR PROFFER? OR TENDER? OR PAYMENT?)
S5	147167	ROI OR INTEREST?
S6	223058	ACCOUNT? ? OR BALANCE?
S7	234	(TRACK? OR DISTINGUISH? OR DETECT? OR DETERMIN? OR MONITOR-?) (5N) (MONEY OR MONIES OR CASH OR RECEIVABLE? ?) (5N) (USED OR - SPENT OR PAID OR EXHAUSTED OR ZEROED OR NEGATIVE)
S8	54	S2(S)S3(S)S4
S9	601	S2(S)S4
S10	121	S9 NOT PR=19960101:99999999
S11	118	S10 NOT S8
S12	0	S7(S)S11
S13	4	S5(S)S6(S)S7
S14	9	S5(S)S7
S15	64	S7(S) (S6 OR BANK?)
S16	30	S15 NOT PR=19960101:99999999
S17	44	S8 AND IC=G06F
S18	9	S13 OR S14
S19	11	S17 NOT AD=960101:999999
S20	2	S17 NOT PR=19960101:99999999
S21	13	S19 OR S20
?		

?t18/5,k/all

18/5,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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01281923

DATA PROVIDING SYSTEM AND METHOD THEREFOR
DATENVERMITTELNDES SYSTEM UND VERFAHREN HIERZU
SYSTEME ET PROCEDE PERMETTANT DE FOURNIR DES DONNEES
PATENT ASSIGNEE:

Sony Corporation, (214028), 7-35, Kitashinagawa 6-chome, Shinagawa-ku,
Tokyo 141-0001, (JP), (Applicant designated States: all)

INVENTOR:

NONAKA, Akira Sony Corporation, 7-35, Kitashinagawa 6-chome Shinagawa-ku,
Tokyo 141-0001, (JP)

EZAKI, Tadashi Sony Corporation, 7-35, Kitashinagawa 6-chome Shinagawa-ku,
Tokyo 141-0001, (JP)

LEGAL REPRESENTATIVE:

Korber, Martin, Dipl.-Phys. (88321), Mitscherlich & Partner Patentanwalte
Sonnenstrasse 33, 80331 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1132828 A1 010912 (Basic)
WO 200122242 010329

APPLICATION (CC, No, Date): EP 2000961019 000914; WO 2000JP6308 000914

PRIORITY (CC, No, Date): JP 99309721 990917; JP 99309722 990917

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-015/00; G10K-015/02

CITED PATENTS (WO A): XP 2936774 ; XP 2936775

CITED REFERENCES (WO A):

WO 9627155 A3

JP 10161937 A

US 5701343 A

JP 11085504 A

WO 9810381 A1

'Network gata ongaku contents ryutsu platform ni kansuru kousatsu'

MULTIMEDIA, BUNSAN, KYOCHO TO MOBILE (DICOMO'98) SYMPOSIUM RONBUNSHU 08
July 1998, pages 587 - 593, XP002936774

'Record sangyo ni okeru ongen data base no network ryutsu' RESEARCH
REPORT, INFORMATION PROCESSING SOCIETY OF JAPAN (IPSJ) vol. 98, no. 85
(98-EIP-2), 19 September 1998, pages 105 - 111, 2.SOGO ONGAKU DB
KOUCHIKU NO KOUSOU, XP002936775;

ABSTRACT EP 1132828 A1

To provide a data providing system able to protect the interests of
interested parties of a data providing apparatus. The content provider
101 distributes a secure container 104 storing content data encrypted
using content key data, content key data encrypted using distribution key
data, and encrypted usage control policy data showing handling of the
content data to a SAM 1051)) of a user home network 103. The SAM 1051))
etc. decrypts the content key data and usage control policy data stored
in the secure container 104 and determines the handling such as the
purchase form and usage form of the content data based on the decrypted
usage control policy data.

ABSTRACT WORD COUNT: 111

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010523 A1 International application. (Art. 158(1))

Application: 010523 A1 International application entering European
phase

Search Report from Ginger D. Roberts

Application: 010912 A1 Published application with search report
Examination: 010912 A1 Date of request for examination: 20010515
LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200137	31025
SPEC A	(English)	200137	92868
Total word count - document A			123893
Total word count - document B			0
Total word count - documents A + B			123893

...SPECIFICATION key data and the usage control policy data stored in the provided key file and **determines** the handling of the content data stored in the distributed content file based on the...data processing apparatus, and performs a profit distribution processing for distributing the profit paid by **interested** parties of the data processing apparatus to **interested** parties of the related data providing apparatus and **interested** parties of the data distribution apparatus, the data distribution apparatus distributes a second module storing...

18/5,K/2 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00870975 **Image available**

SETTLEMENT SYSTEM AND METHOD USING CYBER MONEY

SYSTEME DE REGLEMENT ET PROCEDE D'UTILISATION DE MONNAIE ELECTRONIQUE

Patent Applicant/Inventor:

CHAE Jung-Han, 101-1801 Ilshin Samik Apt. Tanhyun-dong 198-23, Ilsan-ku,
Koyang-si, Kyungki-do 411-320, KR, KR (Residence), KR (Nationality)

Legal Representative:

KIM Won-Ho (agent), Teheran Bldg., 825-33 Yoksam-dong, Kangnam-ku, Seoul
135-080, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200205057 A2-A3 20020117 (WO 0205057)

Application: WO 2001KR1184 20010710 (PCT/WO KR0101184)

Priority Application: KR 200039395 20000710

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: Korean

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10331

English Abstract

Disclosed is a settlement system and method using cyber money. When a settlement request and corresponding money are input by a user terminal, settlement states are determined according to loan limits assigned to the user's account, and when a request for expanding the loan limits is provided by the user terminal in the case the settlement money is greater than the loan limits, the loan limits assigned to the user's account is expanded. When the settlement is possible within the initial loan limits or the loan limits are expanded, the settlement is executed within the

Search Report from Ginger D. Roberts

loan limits using the cyber money. After this, an advertisement is transmitted to the user terminal through which the cyber money is loaned to the user, and when an advertisement receipt confirmation signal is transmitted by the user terminal, a predetermined portion of the cyber money loaned by the user is returned.

French Abstract

La presente invention concerne un systeme de reglement et un procede d'utilisation de monnaie electronique. Lorsqu'une demande de reglement et une valeur correspondante est entree via un terminal utilisateur, les etats de reglement sont determines en fonction d'une ligne de credit allouee au compte de l'utilisateur, et lorsqu'une demande de rallonge de cette ligne de credit est effectuee via ce terminal utilisateur, la valeur de reglement etant superieure a la ligne de credit, la ligne de credit allouee au compte de l'utilisateur est rallongee. Lorsque le reglement peut etre effectue a partir de la ligne credit initiale ou de la ligne de credit rallongee, ce reglement est execute a partir de cette ligne a l'aide de monnaie electronique. Apres ce reglement, une publicite est transmise au terminal utilisateur par lequel la monnaie electronique est pretee a l'utilisateur, et lorsqu'un signal de reception de publicite est transmis par ce terminal utilisateur, une partie predeterminee de monnaie electronique pretee a cet utilisateur est remboursee.

Legal Status (Type, Date, Text)

Publication 20020117 A2 Without international search report and to be republished upon receipt of that report.
Examination 20020404 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20020620 Late publication of international search report
Republication 20020620 A3 With international search report.

Fulltext Availability:
Detailed Description

Detailed Description

... receives push advertisements periodically as a method for redeeming the loaned money, thereby agreeing to **balance** the loaned money with each predetermined amount of -money, and they can select delivered advertisement...

...advertising methods and receipt numbers. The above-noted information is stored in the member 19 **interests** information database 142 to be **used** for redeeming the loaned **money**. The member register unit 1311 **determines** the line of credit according to the user's basic information and **interests** information.

When the opening of a line of credit account for a minus loaning is...

18/5,K/3 (Item 2 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00843142

LEVERAGE MARGIN MONITORING AND MANAGEMENT
SURVEILLANCE ET GESTION DU TAUX D'ENDETTEMENT

Patent Applicant/Assignee:

UBS AG, 677 Washington Boulevard, Stamford, CT 06901, US, US (Residence),
US (Nationality)

Inventor(s):

RADEMACHER Robert, 8 Londonerry Lane, Lincolnshire, IL 60069, US,

Search Report from Ginger D. Roberts

ADKISSON David, 601 Hillside Road, Glenview, IL 60025, US,
MALOV David, 126 Kelbuzne Avenue, SleepyHollow, NY 10591, US,
Legal Representative:

KINCART Joseph P (agent), Clifford Chance Rogers & Wells LLP, 200 Park
Avenue, New York, NY 10166, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200175739 A2 20011011 (WO 0175739)

Application: WO 2001US10483 20010330 (PCT/WO US0110483)

Priority Application: US 2000193187 20000330; US 2000597881 20000620

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9750

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011011 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.

Examination 20020103 Request for preliminary examination prior to end of
19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... such that a proper owner receives dividends, coupons and such.

Additionally, the system can be used to track interest accrual for
certain types of collateral such as cash currency. The collateral
management process can report all values into a Leverage Margin
Management and...

18/5,K/4 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

Search Report from Ginger D. Roberts

(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400

Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 170977

English Abstract

French Abstract

On decrit un systeme, un procede et un article manufacture qui constituent une structure de chaine d'approvisionnement fondee sur le reseau. L'installation d'un service est geree au moyen d'un reseau. La demande et l'approvisionnement des offres de fabricant sont planifies au moyen du reseau et les commandes relatives aux offres du fabricant sont egalement geres au moyen du reseau. Le reseau est egalement utilise pour gerer les actifs sur le reseau, y compris pour effectuer la maintenance et le service pour les actifs de reseau au moyen du reseau.

Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010913 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20020725 Late publication under Article 17.2a

Republication 20020725 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Fulltext Availability:

Detailed Description

Detailed Description

... case, not only must a technician program the main telecommunications switch, but additional time (and money) must be spent for programming ancillary equipment with similar information. Typically, these systems must be perfectly synchronized with...

18/5,K/5 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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July 26, 2002 5 13:50

00792484 **Image available**

STRUCTURED FINANCE TRANSACTION ANALYTIC SYSTEM AND METHOD

PROCEDE ET SYSTEME ANALYTIQUES DE TRANSACTIONS FINANCIERES STRUCTUREES

Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st Floor, New York, NY 10017
, US, US (Residence), US (Nationality)

Inventor(s):

EGGERT Michael, -,
BOYD Bruce, -,
WONG Elaine M, -,
WILLIAMS Susan F, -,

Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
1180 Avenue of The Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200125997 A2 20010412 (WO 0125997)
Application: WO 2000US26985 20000929 (PCT/WO US0026985)
Priority Application: US 99157479 19991001

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11115

English Abstract

An integrated system and method for assembling, tracking, managing and reporting on CDOs. The system includes databases for issuers, collateral, deals, countries, trust accounting, ratings, payments, receipts and all other data required to manage deals. Since all of the deals operate off of these common databases, as data changes, the change is instantaneously reflected in all the deals. The system further includes client service functions, client management, deal management and collateral administration, calculating agent management, paying agent management, trust accounting, collateral asset processing, custody, note and note holder management and payment, cash flow management, interfaces to various payment facilities (e.g., SWIFT) and interfaces to various other banking institutions. The system and method provides a user with the ability to formulate and execute hypothetical trades and view the resulting effects on the deal. The system and method further allows the user to perform compliance testing and cash flow management functions.

French Abstract

La presente invention concerne un systeme integre et un procede permettant d'assembler, de suivre, de gerer et d'etablir les comptes sur le DESI. Ce systeme comprend des bases de donnees concernant des emetteurs de valeurs, des nantissements, des transactions, des pays, la comptabilite fiduciaire, des taux, des paiements, des quittances et toutes sortes d'autres donnees necessaire a la gestion des transactions. Dans la mesure ou toutes ces transactions fonctionnent en dehors de ces bases de donnees communes, lorsque les donnees changent, ces changements sont instantanement repercutés dans toutes les transactions. Ce systeme comprend aussi des fonctions de service client, une gestion client, une gestion de transaction et une administration des nantissements, un calcul

Search Report from Ginger D. Roberts

de gestion d'agent, un paiement de gestion d'agent, la comptabilite fiduciaire, le traitement des actifs de garantie, la garde, le paiement et la gestion d'obligation et de porteurs d'obligation, la gestion de la tresorerie, des interfaces pour divers moyens de paiements (par exemple le SWIFT) et des interfaces pour diverses autres institutions bancaires. Ce systeme et ce procede permet a un utilisateur d'elaborer et d'executer des echanges hypothetiques et de voir les effets resultant de cette transaction. Ce systeme et ce procede permet aussi a un utilisateur d'effectuer des fonctions de test de conformite et de gestion de tresorerie.

Legal Status (Type, Date, Text)

Publication 20010412 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010823 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... closing date 528.

As further illustrated in Figure 513, the deal has a single AMTrust account 526 but is able to have many sub accounts (560). Sub accounts are used to track cash transactions posted to or transferred from one account to another. Sub accounts are also used to record cash flow items such as purchases, sales and principal and interest payments. Sub accounts must be linked to transactions in order to default to the correct sub account when a cash transaction is created. The accounts /transaction 2 0 relationship must be set up before any transactions are created for the...

18/5,K/6 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00769496 **Image available**

VISUAL CALCULATOR

CALCULATRICE VISUELLE

Patent Applicant/Assignee:

UNEXT COM LLC, 500 Lake Cook Road, Deerfield, IL 60015, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

ROSENFELD Andrew M, 10 W. Deerpack Road, Lake Forest, IL 60045, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

KINCART Joseph P (agent), Clifford Chance Rogers & Wells LLP, 200 Park Avenue, New York, NY 10166, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200103031 A1 20010111 (WO 0103031)

Application: WO 2000US12760 20000510 (PCT/WO US0012760)

Priority Application: US 99343350 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Search Report from Ginger D. Roberts

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 4390

English Abstract

A visual calculator (1) is provided which includes a numerical portion (5) having a user-selectable input (10) and an output (20) where the input and the output are related by a mathematical function. A graphical portion (30) is included and has an input indicator (60) having a dimension that is proportional to the input and an output indicator (70) having a dimension that is proportional to the output. When the dimension of the input indicator is changed, the input changes proportionately thereby causing the output to change according to the mathematical function and the output indicator to change in proportion with the output.

French Abstract

L'invention concerne un calculatrice visuelle (1) qui comprend une partie numerique (5) dotee d'une entree (10) pouvant etre selectionnee par l'utilisateur, et une sortie (20), l'entree et la sortie etant reliees par une fonction mathematique. Ladite calculatrice comprend egalement une partie graphique (30) qui comporte un indicateur d'entree (60) dont la taille est proportionnelle a l'entree, et un indicateur de sortie (70) dont la taille est proportionnelle a la sortie. Lorsque la taille de l'indicateur d'entree est modifiee, l'entree est modifiee en consequence, ce qui entraine la modification de la sortie conformement a la fonction mathematique, et de l'indicateur de sortie, proportionnellement a la sortie.

Legal Status (Type, Date, Text)

Publication 20010111 A1 With international search report.
Examination 20010426 Request for preliminary examination prior to end of 19th month from priority date
Correction 20020704 Corrected version of Pamphlet: pages 1-11, description, replaced by new pages 1-10; pages 12-15, claims, replaced by new pages 11-14; pages 1/3-3/3, drawings, replaced by new pages 1/3-3/3; due to late transmittal by the receiving Office
Republication 20020704 A1 With international search report.

Fulltext Availability:
Detailed Description

Detailed Description

... equivalent in value to the future cash flow generated by that business, assuming a particular **interest** rate. To determine profitability of an investment in such a business, a net present value (NPV) calculation would be **used** to **determine** the present value of the expected future **cash** flows to be generated by the business minus the investment made in the business. To...

18/5,K/7 (Item 6 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00510335 **Image available**

METHOD, SYSTEM, AND COMPUTER PROGRAM PRODUCT FOR TRADING INTEREST RATE
SWAPS

PROCEDE, SYSTEME ET PRODUIT DE PROGRAMMATION INFORMATIQUE POUR EFFECTUER
DES OPERATIONS DE TROCS DE TAUX D'INTERET

Patent Applicant/Assignee:

MOSLER Warren B,
McCAULEY William P,
SHERMAN James M,

Inventor(s):

MOSLER Warren B,
McCAULEY William P,
SHERMAN James M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9941687 A2 19990819

Application: WO 99US1872 19990212 (PCT/WO US9901872)

Priority Application: US 9874588 19980213; US 98101419 19980922; US
98104400 19981015; US 98209746 19981211

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT

BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 24415

English Abstract

A method, system, computer program product, and data structure for trading in which a standardized contract is traded. The contract obligates a buyer and a seller (two of the customers 12, 14, and 16) to settle the contract based on a price of the contract at a first effective date. The contract is traded through an exchange that guarantees payment to the buyer of any amount owed to the buyer from the seller as a result of the contract and that guarantees payment to the seller of any amount owed to the seller from the buyer as a result of the contract. The price of the contract is determined based on preselected notional cash flows discounted by an interest rate swap curve obtained from a preselected swap rate source (18).

French Abstract

L'invention porte sur un procede, un systeme, un produit de programme informatique, et sur une structure de donnees permettant d'effectuer des operations d'echange de contrat standard. Le contrat oblige un acheteur et un vendeur d'etablir le contrat sur une base de prix a une premiere date effective. Le contrat est echange par un central d'echange qui garantit le paiement a l'acheteur d'un montant donne du a l'acheteur par le vendeur conformement au contrat, et qui garantit le paiement au vendeur d'un montant donne du au vendeur par l'acheteur conformement au contrat. Le prix du contrat est determine en fonction de flux monetaires fictifs preselectionnes actualises par une courbe de troc de taux d'interet obtenue a partir d'une source de taux de troc preselectionnee.

Fulltext Availability:

Detailed Description

Detailed Description

... or clearing agent 28 are close to the nominal coupon rate.

The pricing model is used to determine the price of the autoroll and

cash settled contracts when the contracts are settled, whether settlement occurs daily, on the settlement date...

...determine the settlement price, then the contracts will have a price sensitivity similar to an interest rate swap.

Contracts that are priced using the same pricing model and set of inputs ...

18/5,K/8 (Item 7 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00498942 **Image available**

**METHOD AND APPARATUS TO PROCESS COMBINED CREDIT AND DEBIT CARD TRANSACTIONS
PROCEDE ET APPAREIL PERMETTANT DE TRAITER DES TRANSACTIONS DE CARTE DE
CREDIT ET DE DEBIT COMBINEE**

Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK,

Inventor(s):

FLEISCHL David,

HEMMINGER Paul,

GUIDO John,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9930294 A1 19990617

Application: WO 98US24292 19981113 (PCT/WO US9824292)

Priority Application: US 97988169 19971210

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE
DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR
NE SN TD TG

Main International Patent Class: G07F-007/10

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 4374

English Abstract

A method and apparatus for executing a transaction using a credit card includes the steps of: maintaining a credit card account associated with the credit card, the credit card account having a credit limit and a transaction balance indicative of an aggregate of previously authorized transaction amounts in a predetermined period; maintaining a cash account associated with the credit card, the cash account having a cash balance; receiving a request for authorization for a new transaction amount against the credit card account in exchange for goods or services; and authorizing the requested transaction amount when the aggregate of the credit limit and cash balance less the transaction balance exceeds the requested transaction amount.

French Abstract

Procede et appareil permettant d'exécuter une transaction a l'aide d'une carte de credit. Ledit procede consiste a tenir un compte associe a la carte de credit, ledit compte ayant une limite de credit et un solde de transactions indiquant un montant total des montants de transactions precedemment autorises sur un periode predeterminee, a tenir un compte d'especes associe a la carte de credit, le compte d'especes ayant un solde d'especes, a recevoir une demande d'autorisation pour un nouveau montant de transaction a prelever sur le compte associe a la carte de

credit en echange de biens ou de services et a autoriser le montant de transaction demande lorsque le total de la limite de credit et du solde d'especes moins le solde de transactions depasse le montant de transaction demande.

Fulltext Availability:
Detailed Description

Detailed Description

... the requested transaction amount exceeds the aggregate of the credit limit 56A and the cash **balance** less the transaction **balance** 56B, then the process flow branches to step 120 where the transaction amount is rejected...

...and process flow loops back to step 100,
It is preferred that the credit card **account** 56 be reconciled (e.g., **balanced** , partially paid, or the like) at the end of a billing period (or within a...

...the end of a billing cycle, At step 126, the transaction processor 52 debits the **interest** bearing **account** 54 and credits the credit card **account** 56 by an amount which reduces the transaction **balance** 56B to a value which does not exceed the credit limit 56A and insures that any other amounts due on the credit card 22 are **paid** .

At step 128, the transaction processor 52 **determines** whether the **cash balance** of the **interest** bearing **account** 54 after crediting the credit card **account** 56 has fallen below a predetermined limit, The predetermined limit is preferably above zero, but may be any other specified amount,
When the **balance** of the **interest** bearing **account** 54 has fallen below the predetermined limit, the transaction processor 52 assesses a monetary penalty against, for example, the **interest** bearing **account** 54 for failing to maintain a minimum cash **balance** (step 130).

The processor 52 also updates the customer information data base 58A to reflect...

18/5,K/9 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00418748 **Image available**
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION
SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION DE DROITS ELECTRONIQUES
Patent Applicant/Assignee:
INTERTRUST TECHNOLOGIES CORP,
Inventor(s):
GINTER Karl L,
SHEAR Victor H,
SIBERT W Olin,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305
Application: WO 97US15243 19970829 (PCT/WO US9715243)
Priority Application: US 96706206 19960830

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-001/00

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 195626

English Abstract

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

French Abstract

La presente invention concerne des systemes et des procedes de commerce electronique comprenant une gestion de transactions securisees et la protection de droits electroniques. Des appareils electroniques tels que des ordinateurs utilises conformement a la presente invention contribuent a assurer que l'accès aux informations et l'utilisation des informations ne se font que par des voies autorisees et ils maintiennent l'integrite, la disponibilite et/ou la confidentialite des informations. Des sous-systemes securises utilises avec ces appareils electroniques constituent un environnement de distribution virtuel (VDE) reparti pouvant faire valoir une chaine securisee de traitement et de commande, par exemple, pour commander et/ou mesurer ou encore controler l'utilisation d'informations memorisees ou disseminees electroniquement. Cet environnement de distribution virtuel peut etre utilise pour proteger les droits de divers participants dans le commerce electronique et dans d'autres transactions electroniques ou dans lesquelles intervient l'electronique. Des environnements et des architectures de systemes repartis securises et autres systemes d'exploitation emploient, par exemple, des arrangements de traitement a semi-conducteurs securises pouvant etabli des environnements proteges securises a chaque noeud. On peut utiliser ces techniques pour apporter un soutien a une capacite de distribution d'informations electroniques de bout-en-bout pouvant etre utilisees, par exemple, en empruntant l'"autoroute electronique".

Fulltext Availability:

Detailed Description

Search Report from Ginger D. Roberts

Detailed Description

... secure
manner prior to, and/or during, execution.

ROS 602 application structures and control parameters
used to form component assemblies 690 can be provided by
different parties. Because the components forming...

?

?t21/5,k/all

21/5,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00957813

PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS

PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT
SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET
APPAREIL PERMETTANT DE GERER CE SYSTEME

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza Kadoma,
Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states:
DE;FR;GB)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156, (JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel et al (14511), BUREAU D.A. CASALONGA - JOSSE
Morassistrasse 8, 80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 910028 A1 990421 (Basic)
WO 9821677 980522

APPLICATION (CC, No, Date): EP 97912468 971114; WO 97JP4161 971114

PRIORITY (CC, No, Date): JP 96316897 961114; JP 97117681 970422

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

CITED PATENTS (WO A): Y Y X

CITED REFERENCES (WO A):

TECHNICAL RESEARCH REPORT OF IEICE ISEC96-36, (October 1996), HIDEKI
NAGANO et al., "A Method of Electronic Settlement (in Japanese)", pages
33-38.

ACADEMIC PRESS, INC., (San Diego, USA), October 1995, (First Edition),
WAYNER PETER, "Digital Cash: Commerce on the Net", pages 85-100.

NTT R&D, 45(11), (November 1996), NIPPON TELEGRAPH & TELEPHONE CORP.,
KOICHI NOTONO et al., "Application of Authentication/Encoding
Technology to Electronic Shopping Mall (in Japanese)", pages 107-113.
REPORT ON SMART CARDS, Vol. 10, No. 19, (23 September 1996), ANONYMOUS,
"Ferroelectric Smart Cards Go to Market".

CREDIT CARD MANAGEMENT, Vol. 9, No. 1, (April 1996), DALY JAMES J.,
"Guarding the Rear", pages 42-48.;

ABSTRACT EP 910028 A1

According to the present invention provided is a settlement means that
is superior in safety and usability. The settlement means comprises:
payment means 100 including a plurality of systems of communication
means; charging means 101 including a plurality of systems of
communication means; and settlement means 102 including a plurality of
systems of communication means. Since the payment means and the
settlement means exchange transaction data by communicating with each
other, it is possible to prevent the assessment of an illegal charge by
the charging means. In addition, since a signature (a digital signature)
and an accounting statement are exchanged by communication between the
payment means and the charging means, the efficiency of the sale can be
improved.

ABSTRACT WORD COUNT: 119

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 981007 A1 International application (Art. 158(1))

Application: 990421 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 990421 A1 Date of filing of request for examination:
981012

Search Report from Ginger D. Roberts

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9916	12261
SPEC A	(English)	9916	116678
Total word count - document A			128939
Total word count - document B			0
Total word count - documents A + B			128939

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION charging means.

In the invention according to claim 15, the payment means includes battery capacity **detection** means for **detecting** the capacity of a battery used by the payment means. When the battery capacity is...first service providing means generates the home user information processing means; and the mobile user **information** processing means and the home **user information** means interact to communicate with the payment means and to process information concerning the payment...the first service providing means generate a user information processing means that corresponds to the **payment** means; and the user information means is added to the information processing means group when...

...is controlled by another service providing means.

In the invention according to claim 88, the **payment** means **transmits** " **message** requesting communication be established with the charging means" to the user information processing means of...

...connected via the communication line to the service providing means that stores information concerning the **payment** means and the owner thereof, can communicate with a charging means by being connected via...

21/5,K/2 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00910747 **Image available**

METHOD, APPARATUS AND SYSTEM FOR MARKETING, DELIVERING, AND COLLECTING
PAYMENT FOR INFORMATION
PROCEDE, APPAREIL ET SYSTEME DE COMMERCIALISATION, DE DISTRIBUTION, ET DE
RECouvreMENT DE PAIEMENT D'INFORMATION

Patent Applicant/Assignee:

KEEN COM, 62 1st Street, 4th Floor, San Francisco CA 94105, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

JACOB Karl, 3543 Divisadero Street, San Francisco, CA 94123-1901, US, US
(Residence), US (Nationality), (Designated only for: US)
HALSTEAD Mark, 1410 Holly Street, Berkeley, CA 94703, US, US (Residence),
NZ (Nationality), (Designated only for: US)
LURIE Steven, 3055 Gough Street, Apt. 205, San Francisco, CA 94123, US,
US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman LLP,
7th Floor, 12400 Wilshire Blvd., Los Angeles, CA 90025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200244870 A2 20020606 (WO 0244870)
Application: WO 2001US51181 20011102 (PCT/WO US0151181)
Priority Application: US 2000705388 20001102

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Search Report from Ginger D. Roberts

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7887

English Abstract

A method, apparatus and system for marketing, delivering, and collecting payment for information is described. In one embodiment, the invention is a method of providing electronic mail for payment. The invention includes sending an electronic mail message including provided information and a price to a customer, the provided information having an inaccessible portion of information. The invention further includes transferring a payment from the customer, and rendering the inaccessible portion of information accessible to the customer.

French Abstract

L'invention concerne un procede, un appareil et un systeme de commercialisation, de distribution, et de recouvrement de paiement d'information. Dans un mode de realisation, l'invention concerne un procede de generation d'un courrier electronique de paiement. Le procede de l'invention consiste a envoyer un message par courrier electronique comprenant des informations et un prix a un client, l'information envoyee contenant une partie inaccessible. Le procede de l'invention consiste egalement a transferer un paiement du client, et a rendre la partie inaccessible de l'information accessible au client.

Legal Status (Type, Date, Text)

Publication 20020606 A2 Without international search report and to be republished upon receipt of that report.

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description

Detailed Description

... a navigation portion 1470. The addressee section 1410 may accept from the user of the **interface information** sufficient to uniquely **identify** a recipient (a **customer** for example) of an email message. The price section 1420 specifies the amount of money ...

...subject section 1430 may accept information which will be accessible by the recipient prior to **payment** by the recipient to the **sender** (a service provider for example) of the email message, and this subject section 1430 preferably...

21/5,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00901316 **Image available**

ELECTRONIC INTERNATIONAL TRADING

ECHANGES ELECTRONIQUES INTERNATIONAUX

Patent Applicant/Assignee:

ELECTRONIC INTERNATIONAL TRADE SERVICES PTY LTD, "Grosvenor Schiliro",
Level 2, 333-339, George Street, Sydney, NSW 2000, AU, AU (Residence),

Search Report from Ginger D. Roberts

AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

FEIL Martin Keith, 19 Boomerang Street, Turramurra, NSW 2074, AU, AU
(Residence), AU (Nationality), (Designated only for: US)
OWEN Ronald James Haig, 33 Lesley Avenue, Carlingford, NSW 2118, AU, AU
(Residence), AU (Nationality), (Designated only for: US)
STEVENS Michael John, 55 Billarga Road, Westleigh, NSW 2120, AU, AU
(Residence), AU (Nationality), (Designated only for: US)
SWIFT Stephen Mark, Unit 4, 62 Mary Street, Lilyfield, NSW 2040, AU, AU
(Residence), AU (Nationality), (Designated only for: US)
INGERSOLE Kevin John, 2 Surf Rider Avenue, North Avoca, NSW 2260, AU, AU
(Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

COWLE Anthony John (et al) (agent), DAVIES COLLISON CAVE, Level 10, 10
Barrack Street, Sydney, NSW 2000, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200235382 A1 20020502 (WO 0235382)
Application: WO 2001AU614 20010524 (PCT/WO AU0100614)
Priority Application: AU 20001053 20001027

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/30

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 22574

English Abstract

The present invention provides a consolidation of the myriad of technicalities of Customs, Taxation, Quarantine and Logistics with the technology of contemporary systems development and integration. The invention also provides a seamless, electronic international trading system across national borders. The invention provides an electronic international trading method/system/software, which includes: obtaining import/export data for internationally traded goods; obtaining source information based upon import/export data and transferring the source information to at least one management module; at least one management module processing the source information producing processed data from at least one management module, whereby, each management module relates to an area of import and export related international trading.

French Abstract

L'invention concerne le regroupement des tres nombreuses modalites techniques relatives aux douanes, aux impots, a la quarantaine et la logistique, grace a la technologie de l'integration et du developpement de systemes contemporains. L'invention concerne egalement un systeme d'echanges internationaux electroniques continu au-dela des frontieres nationales. L'invention concerne en outre un procede/systeme/logiciel d'echanges internationaux electroniques, qui consistent a obtenir des donnees d'import/export concernant des biens echanges sur le plan international, a obtenir des informations sources basees sur les donnees d'import/export et a transferer les informations sources a au moins un module de gestion, au moins un module de gestion traitant les informations sources et produisant des donnees traitees a partir d'au

moins un module de gestion. Chaque module de gestion traite d'un domaine de l'echange international associe aux importations et aux exportations.

Legal Status (Type, Date, Text)

Publication 20020502 A1 With international search report.

Main International Patent Class: G06F-017/30

International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... by customer,
country and product. With requirements for
inspection, permits or quotas identified to
the **user** at time of export
I **Verify** source Verify Operational **data** in EITS database System
exoord data used to generate export event
I Maintain master Maintain...

...Data Maintenance for all the above)
2 Register exporter Register exporter as an ACEAN for **User**
accredited **clients**
3 nitiate creation **Identify** export event and capture initial System/
User
of ECN export **data** in EITS (from ERP system or
manuallv)
3 Initiate creation Receive export sales invoice from...bill
forwarder/ship
shipping per/ airline
details
Confirinatio Remittance advice Electronic Real time
11 of **forwarder** /ship
payment of per/ airline
export
charges
Maintain Dangerous and Custorns, Manual As need
goods hazardous goods...

...used for Customs clearance purposes in overseas ports
Pro forma Bill of This confirms the '**offer**' of shipment terms. The
message in fact Lading/Way bill includes all the information currently
included on the 'face o...

...to the carrier
Final Bill/Way This is issued by the carrier after it had **received** the
payment
bill from the exporter
Duty Drawback Management
Overview
The purpose of Duty Drawback management modules...by extraction from ERP
system Bill
of Materials). (refer master data
maintenance and operational system
interface
Identify eligible exports Matching export entries to import System
for duty drawback entries via BONI
Distinguish...Payment of Claimed Allow for recording of successful System
duty drawback claims lodged and date **payment**
received . (optionally from ERP
system)
Claim Monitoring & Prepare a duty drawback claim System
Adjustments reconciliation

Search Report from Ginger D. Roberts

Allow...a Tradex status report 1265.

Functions

No Event Function Perform by

t Analyse products iOperational data verification and System/ User
suitable for Tradex (forecast projected re-export of
product) from ERP or forecasting
system

Analyse...

21/5,K/4 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00901266 **Image available**

METHOD OF AUTOMATIC PAYMENT OF A SOFTWARE LICENSE FEE

PROCEDE DE PAIEMENT AUTOMATIQUE D'UNE REDEVANCE D'UTILISATION DE LOGICIEL

Patent Applicant/Assignee:

KONINKLIJKE PHILIPS ELECTRONICS N V, Groenewoudseweg 1, NL-5621 BA

Eindhoven, NL, NL (Residence), NL (Nationality)

Inventor(s):

HOI Dieter, Prof. Holstlaan 6, NL-5656 AA Eindhoven, NL,

ROMSDORFER Harald, Prof. Holstlaan 6, NL-5656 AA Eindhoven, NL,

Legal Representative:

ROGGLA Harald (agent), International Octrooibureau B.V., Prof. Holstlaan
6, NL-5656 AA Eindhoven, NL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200235326 A2 20020502 (WO 0235326)

Application: WO 2001EP11960 20011012 (PCT/WO EP0111960)

Priority Application: EP 2000890319 20001023

Designated States: JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: **G06F-001/00**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7036

English Abstract

To realize a per-use business model for paying software license fees for a service program run by a service arrangement (1, 32) connected to the Internet (NET), the service arrangement includes software license fee payment means (15) which at moments of payment send software license payment information (LAI) to a pay system (18) connected to the Internet (NET). The pay system (18) receives software license payment information (LAI) from many service arrangements (1, 32) connected to the Internet (NET) and makes out bills for the software license fees to be paid by the operators of the service arrangements (1, 32), which bills cover the payment intervals.

French Abstract

Pour mettre au point un modele de gestion a la carte servant a payer des redevances d'utilisation d'un logiciel pour un programme de prestation de services execute par un arrangement de prestation de services (1, 32) connecte a Internet (RESEAU), l'arrangement de prestation de services comprend un moyen de paiement des redevances d'utilisation du logiciel (15) qui, au moment du paiement, envoie des informations de paiement des redevances d'utilisation du logiciel (LAI) a un systeme de paiement (18) connecte a Internet (RESEAU). Le systeme de paiement (18) recoit les informations de paiement des redevances d'utilisation du logiciel (LAI) de plusieurs arrangements de prestation de services (1, 32) connectes a

Search Report from Ginger D. Roberts

Internet (RESEAU) et emet des factures relatives aux redevances d'utilisation du logiciel devant etre acquittees par les operateurs des arrangements de prestation de services (1, 32), lesquelles factures couvrent les intervalles de paiement.

Legal Status (Type, Date, Text)

Publication 20020502 A2 Without international search report and to be republished upon receipt of that report.

Main International Patent Class: G06F-001/00

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... service program;
- sending the available output information and, as the case may be, also the
determined service payment information to the user device;
determining software license payment information from at least one of the
determined service payment information signals;
sending the determined software license payment information to a pay system for automatic payment of the software license fee...

...service program by the operator of the service arrangement, which bill is based on the received software license payment information.

To achieve this object, a transcription service arrangement has characteristic features according to the...

Claim

... 0 - sending the available output information and, as the case may be, also the
determined service payment information to the user device;
determining software license settlement information from at least one of the
determined service payment information signals;
sending the determined software license payment information to a pay system 5 for automatic payment of the software license...

...service program by the operator of the service arrangement, which bill is based on the received software license payment information.

2 A method as claimed in claim 1, in which the service arrangement runs ...

21/5,K/5 (Item 4 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00871901

CREDIT SYSTEM

SYSTEME DE CREDIT

Patent Applicant/Assignee:

CACHESTREAM CORPORATION, Suite 280, 3500 Parkway Lane, Norcross, GA 30092
, US, US (Residence), US (Nationality)

Inventor(s):

MAI Khanh, 5525 Vicarage Walk, Alpharetta, GA 30005, US,
NOLL Roland, 6016 Cedarwood Drive, Columbia, MD 21044, US,
GRIMES Tom, 66 Malhorta Court, Ottawa K1V 1K2, CA,

Legal Representative:

Search Report from Ginger D. Roberts

LEE Kelly T (agent), Dorsey & Whitney LLP, Suite 400, 1660 International Drive, McLean, VA 22102 (et al), US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200205193 A2 20020117 (WO 0205193)
Application: WO 2001US21953 20010712 (PCT/WO US0121953)
Priority Application: US 2000217721 20000712
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
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Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12026

English Abstract

French Abstract

Legal Status (Type, Date, Text)

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Examination 20020620 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

Detailed Description

... client 18 transmitting the event 130; the verification server 585 validating the event 132; the verification server crediting the user account 134; notifying the advertiser of the viewing of the infomercial 136; and, transmitting a follow-up offer 138..

As noted above, the transmitting step 132 may comprise the NOC 12, ISP 16, or other content source broadcasting, directly...

21/5,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00850631 **Image available**
INTERNATIONAL PAYMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE INTERNATIONAUX DE PAIEMENT
Patent Applicant/Assignee:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, 101 JFK Parkway,
Mail Drop 35-05-06, Short Hills, NJ 07078, US, US (Residence), US
(Nationality)

Inventor(s):
HARADA Robert, 12 Nimando Place, Emerson, NJ 07630, US,
MALNATI Leigh, 111 Morris Avenue, Mountain Lakes, NJ 07046, US,

Search Report from Ginger D. Roberts

FLETT Stephen J, 2821 Congress Street, Fairfield, CT 06430, US,
Legal Representative:
OSTROW Seth H (agent), Brown Raysman Millstein Felder & Steiner LLP, 900
Third Avenue, New York, NY 10022-4728, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200184276 A2-A3 20011108 (WO 0184276)
Application: WO 2001US14060 20010501 (PCT/WO US0114060)
Priority Application: US 2000201025 20000501
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 7605

English Abstract

An international payment system, where a payment instruction is communicated from a customer (202) in one country to a local currency account (220) in another country. A payment is then provided from the local currency account (220) to a destination/beneficiary account (222) of an intended beneficiary. Separately, a payment request is communicated to a funds account to ensure that sufficient funds to cover the payment are provided to a treasury account. The funds at the treasury account may be exchanged for the foreign currency of the local currency account, and the payment made to the local currency account either by transferring funds directly to it, or by providing a credit entry in a general ledger on behalf of the local currency account in the first country. The system enables direct access to transaction status information at the local currency account. A customized international payment transaction user interface is also provided.

French Abstract

L'invention concerne un systeme international de paiement, une instruction de paiement etant communiquee par un client se trouvant dans un pays vers un compte en monnaie nationale dans un autre pays. Un paiement est ensuite transfere a partir d'un compte en monnaie nationale vers un compte de destination/beneficiaire d'un beneficiaire designe. On communique, de maniere separee, une demande de paiement a un compte des capitaux en vue de s'assurer que suffisamment de capitaux necessaires pour couvrir le paiement sont transferees sur un compte de tresorerie. Les capitaux transferees sur le compte de tresorerie peuvent etre echanges contre la monnaie etrangere a partir du compte en monnaie nationale et le paiement peut etre transfere sur le compte en monnaie nationale soit par transfert direct des capitaux soit par etablisement d'une entree de credit dans un grand livre general pour le compte en monnaie nationale dans le premier pays. Le systeme permet d'avoir un acces direct aux informations relatives au statut des transactions au niveau du compte en monnaie nationale. L'invention concerne egalement une interface utilisateur personnalisee de transactions de paiement international.

Legal Status (Type, Date, Text)

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19th month from priority date
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Main International Patent Class: G06F-017/60
Fulltext Availability:
Claims

Claim

... customized international payment
transaction user interface, comprising:
during an initialization access session of an international payment
transaction system by a user, receiving, via a computerized user
interface, information from a user for identifying the user and
for identifying at least one account from which funds may be drawn
when an international payment transaction is executed;
creating a record having the information for identifying the user
and for
identifying the at least one account; and
assigning an identifier for the record to enable retrieval...

21/5,K/7 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00838924 **Image available**
METHOD AND APPARATUS OF USER CUSTOMIZED AUTOMATED VENDING MACHINES AND
VENDING MACHINE SYSTEMS
PROCEDE ET APPAREIL RELATIFS A DES DISTRIBUTEURS AUTOMATIQUES PERSONNALISES
ET A DES SYSTEMES DE DISTRIBUTION AUTOMATIQUES

Patent Applicant/Assignee:

WELLS FARGO BANK N A, 420 Montgomery Street, San Francisco, CA 94104, US,
US (Residence), US (Nationality)

Inventor(s):

MCCARTHY Barry Christopher, 1315 Hearst Drive, Pleasanton, CA 94566, US,
WANG Jimmy C, 51 Camelot Court, Alamo, CA 94507, US,
COVI Renee, 124 Latham Street, Piedmont, CA 94611, US,
CHEN Carolyn, 10407 Olive Street, Temple City, CA 91780, US,
MILEFF Don, 51 Berkeley Avenue, Orinda, CA 94563, US,
D'OCOSTA Ashvil, 903 Serena Drive, Pacifica, CA 94044, US,

Legal Representative:

GLENN Michael (et al) (agent), Glenn Patent Group, 3475 Edison Way, Ste.
L., Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171680 A2-A3 20010927 (WO 0171680)
Application: WO 2001US7851 20010312 (PCT/WO US0107851)
Priority Application: US 2000527861 20000317

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00
International Patent Class: G07F-009/00; G06F-017/60 ; G07F-007/10
Publication Language: English
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Fulltext Availability:
Detailed Description
Claims

Search Report from Ginger D. Roberts

Fulltext Word Count: 50449

English Abstract

Certain embodiments include a method and apparatus controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem and a local user access profile collection. Certain embodiments include systems of such financial access vending machines, financial access mechanisms and vending system servers. Certain embodiments include methods of contracting between financial access vending machines, merchant access servers and financial access mechanisms.

French Abstract

Dans certains modes de realisation, la presente invention concerne un procede et un appareil de commande d'un distributeur automatique donnant acces a des informations financieres. Ledit distributeur automatique donnant acces a des informations financieres comporte un sous-systeme d'interface identifiant l'utilisateur et une collection locale de profils d'accès utilisateur. Dans certains modes de realisation, l'invention concerne les systemes relatifs a ces distributeurs automatiques donnant acces a des informations financieres, des mecanismes d'accès aux informations financieres et des serveurs de systemes de distribution. Dans certains modes de realisation, l'invention concerne des procedes de passation de contrat entre distributeurs automatiques donnant acces a des informations financieres, serveurs d'accès marchands et mecanismes d'accès aux informations financieres.

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...International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... list command.

100. A program operating system as recited in Claim 66, wherein said user **identifying interface** subsystem is comprised of a user presentation subsystem and a user response subsystem; wherein said program code segment supporting sending said user stimulus output stream to said user **identifying interface** subsystem is comprised of:
a program code segment supporting sending said user stimulus output stream...

...wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create said received user input state is comprised of:
a program code segment...

...wherein said program code segment supporting sending said user stimulus output stream to said user **identifying interface** subsystem is comprised of:
a program code segment supporting sending said user video output stream...

...said user identification is further comprised
of:
a program code segment supporting sending a financial **identification**
io **confirmation** request message based upon said **user identification**
state to
said activated financial access mechanism to create a sent financial
identification confirmation request...

...received financial identification confirmation message; and
a program code segment supporting processing said received financial
identification confirmation message to create said **user**
identification .

104. A program operating system as recited in Claim 102,
wherein said user **identifying interface** subsystem is comprised of a
user tactile input subsystem; and
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:

183
a program code...1 1 0. A program operating system as recited in Claim
65,
wherein said user **identifying interface** subsystem is comprised of an
access card interface subsystem;
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:

185@
a program code...

...confirmation message to create said activated financial access
mechanism.

114. A program operating system as recited in Claim 64,
187
wherein said user **identifying interface** subsystem is comprised of an
access card interface subsystem;
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:
a program code segment...

...5. A program operating system as recited in Claim 1 1 4@
wherein said user **identifying interface** subsystem is comprised of a
user response subsystem;
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:
a program code segment...computer system further comprising at least one
computer with
accessibly coupled computer memory; a user **identifying interface**
subsystem
communicatively coupled with said computer; and said local user access
profile collection communicatively coupled...

...comprising
a program code segment supporting receiving a user stimulus input
stream from said user **identifying interface** subsystem to create a
received
user input state, further comprising
a program code segment supporting...

...and
a program code segment supporting sending said user stimulus output stream to said user **identifying interface** subsystem.
124. An apparatus as recited in Claim 123,
192
wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is further comprised of:
a program code...
...wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is further comprised of:
a program code...wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is further comprised of:
a program code...
...wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is further comprised of:
195
a program...
...132,
wherein said program operating system is further comprised of:
a program code segment supporting **receiving** a merchant **offer message** from said merchant access mechanism; and
wherein said program code segment supporting generating a user...
...said user identification is further comprised of:
a program code segment supporting inserting said merchant **offer message** into said user stimulus output stream.
134. An apparatus as recited in Claim 133,
wherein...
...message to said merchant access mechanism based upon said user acceptance state of said merchant **offer message** and based upon said confirmation financial response message type from said received financial message;and...
...message to said merchant access mechanism based upon said user acceptance state of said merchant **offer message** and based upon said confirmation financial response message type from said received financial message;and...wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is further comprised of:
a program code...

21/5,K/8 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00838923 **Image available**
METHOD AND APPARATUS OF CUSTOMIZED AUTOMATED VENDING MACHINES AND VENDING

MACHINE SYSTEMS

**PROCEDE ET APPAREIL POUR DISTRIBUTEUR AUTOMATIQUE PERSONNALISE ET SYSTEMES
DE DISTRIBUTEUR AUTOMATIQUE**

Patent Applicant/Assignee:

WELLS FARGO BANK N A, 420 Montgomery Street, San Francisco, CA 94104, US,
US (Residence), US (Nationality)

Inventor(s):

MCCARTHY Barry Christopher, 1315 Hearst Drive, Pleasanton, CA 94566, US,
WANG Jimmy C, 51 Camelot Court, Alamo, CA 94507, US,
COVI Renee, 124 Latham Street, Piedmont, CA 94611, US,
CHEN Carolyn, 10407 Olive Street, Temple City, CA 91780, US,
MILEFF Don, 51 Berkeley Avenue, Orinda, CA 94563, US,
D'COSTA Ashvil, 903 Serena Drive, Pacifica, CA 94044, US,

Legal Representative:

GLENN Michael (et al) (agent), Glenn Patent Group, 3475 Edison Way, Suite
L., Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US6431 20010227 (PCT/WO US0106431)
Priority Application: US 2000527862 20000317

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 51097

English Abstract

Certain embodiments include a method and apparatus controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem and a locale identification. Certain embodiments include systems of such financial access vending machines, financial access mechanisms and vending system servers. Certain embodiments include methods of contracting between financial access vending machines, merchant access servers and financial access mechanisms.

French Abstract

Certains modes de realisation comprennent un procede et un appareil gerant un distributeur automatique d'accès financier. Le distributeur automatique d'accès financier contient un sous-système d'interface d'identification d'utilisateurs ainsi qu'une identification de localite. Certains modes de realisation contiennent des systemes de ce type de distributeur automatique d'accès financier, des mecanismes d'accès financier ainsi que des serveurs de systemes de distribution automatique. Certains modes de realisation comprennent des procedes permettant d'etablir des contrats entre des distributeurs automatiques d'accès financier, des serveurs d'accès a des commercants et des mecanismes d'accès financier.

Legal Status (Type, Date, Text)

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Search Report from Ginger D. Roberts

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...International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... command.

1 00. A program operating system as recited in Claim 66,
wherein said user **identifying interface** subsystem is comprised of a
user presentation subsystem and a user response subsystem;
wherein said program code segment supporting sending said user
stimulus output stream to said user **identifying interface** subsystem
is
comprised of:
a program code segment supporting sending said user stimulus output
io...

...wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:
a program code segment...

...wherein said program code segment supporting sending said user
stimulus output stream to said user **identifying interface** subsystem
is
comprised of:
a program code segment supporting sending said user video output
stream...

...said user identification is further comprised
of:
a program code segment supporting sending a financial **identification**
confirmation request message based upon said **user identification**
state to
said activated financial access mechanism to create a sent financial
identification confirmation request...

...received financial identification confirmation message; and
a program code segment supporting processing said received financial
identification confirmation message to create said **user**
identification .

104. A program operating system as recited in Claim 102,
wherein said user **identifying interface** subsystem is comprised of a
user tactile input subsystem; and
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:

152
a program code...sensor subsystem to create a user
acoustic sensor input state.

110. A program operating system as recited in Claim 65,
wherein said user **identifying interface** subsystem is comprised of an
access card interface subsystem;
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:

a program code segment...

...access mechanism.

114. A program operating system as recited in Claim 64,
wherein said user **identifying interface** subsystem is comprised of an
access card interface subsystem;
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:
a program code segment...

...mechanism reference.

115. A program operating system as recited in Claim 114,
wherein said user **identifying interface** subsystem is comprised of a
user response subsystem;
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is comprised of:
156
a program code...computer system further comprising at least one computer
with
accessibly coupled computer memory; a user **identifying interface**
subsystem communicatively coupled with said computer; and said locale
identification
communicatively coupled with said computer...

...159

a program code segment supporting receiving a user stimulus input
stream from said user **identifying interface** subsystem to create a
received
user input state;
a program code segment supporting generating a...

...and

a program code segment supporting sending said user stimulus output
stream to said user **identifying interface** subsystem.
124. An apparatus as recited in Claim 123,
wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is further comprised of:
a program code...

...wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is further comprised of:
a program code...

...wherein said program code segment supporting receiving said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is further comprised of:
a program code...wherein said, program code segment supporting receiving
said user
stimulus input stream from said user **identifying interface** subsystem
to create
said received user input state is further comprised of:
a program code...

...wherein said program code segment supporting receiving said user

stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is further comprised of:
a program code...

...132,
wherein said program operating system is further comprised of:
a program code segment supporting **receiving** a merchant **offer message** from said merchant access mechanism; and
wherein said program code segment supporting generating said user...

...access profile collection is further comprised of:
a program code segment supporting inserting said merchant **offer message** into said user stimulus output stream.

134. An apparatus as recited in Claim 133,
wherein...

...message to said merchant access mechanism based upon said user acceptance state of said merchant **offer message** and based upon said confirmation financial response message type from said received financial message; and...

...to said merchant access mechanism based upon said user acceptance state of said merchant **offer message** and based upon said confirmation financial response message type from said received financial message... wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is further comprised of:
a program code... wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is further comprised of:
a program code... reset node list command.

161. An apparatus as recited in Claim 127,
wherein said user **identifying interface** subsystem is comprised of a user presentation subsystem and a user response subsystem;
wherein said program code segment supporting sending said user stimulus output stream to said user **identifying interface** subsystem is comprised of:
173
a program code segment supporting sending said user stimulus output...

...wherein said program code segment supporting receiving said user stimulus input stream from said user **identifying interface** subsystem to create
said received user input state is comprised of:
a program code segment...

...wherein said program code segment supporting sending said user stimulus output stream to said user **identifying interface** subsystem is comprised of:
a program code segment supporting sending said user video output stream...

...said user identification is further comprised of:

a program code segment supporting sending a financial **identification confirmation** request message based upon said **user identification** state to
said activated financial access mechanism to create a sent financial identification confirmation request...

...received financial identification confirmation message; and
a program code segment supporting processing said received financial **identification confirmation** message to create said **user identification**.

165. An apparatus as recited in Claim 163,
wherein said **user identifying interface** subsystem is comprised of a user tactile input subsystem; and
wherein said program code segment supporting receiving said user stimulus input stream from said **user identifying interface** subsystem to create
said received user input state is comprised of:
a program code segment...

...acoustic sensor input state.

171. An apparatus as recited in Claim 126,
wherein said **user identifying interface** subsystem is comprised of an access card interface subsystem;
wherein said program code segment supporting receiving said user stimulus input stream from said **user identifying interface** subsystem to create
said received user input state is comprised of:
a program code segment...activated financial access mechanism.

175. An apparatus as recited in Claim 125,
wherein said **user identifying interface** subsystem is comprised of an access card interface subsystem;

178
wherein said program code segment supporting receiving said user stimulus input stream from said **user identifying interface** subsystem to create
said received user input state is comprised of:
a program code segment...

...financial access mechanism reference.

176. An apparatus as recited in Claim 175,
wherein said **user identifying interface** subsystem is comprised of a user response subsystem;
wherein said program code segment supporting receiving said user stimulus input stream from said **user identifying interface** subsystem to create

said received user input state is comprised of:
a program code segment...to a merchant access mechanism comprising

183
said identified user operated financial access vending machine
receiving an offer message sent by said merchant access mechanism to
create a **received offer message** ;
said user financial access vending machine sending said financial access mechanism a financial acceptance request **message** based upon said
received offer message and based upon an acceptance action of said identified user recognized by said financial access...

...user financial access vending machine receiving a financial message from said financial access mechanism a **received acceptance** response financial **message** based upon said **received offer message** ; and
said merchant access mechanism **receiving an offer acceptance message** based upon said **received acceptance response** financial

message
to create a contract.
188. A method of contracting as recited...

...190. A method of contracting as recited in Claim 187,
wherein said merchant access mechanism **receiving** said **offer**
acceptance **message** based upon said **received** acceptance response
financial message based to create a contract is comprised of the step of:
said merchant access mechanism sending an offer acceptance
acknowledgement **message** based upon said **received** **offer** acceptance
jo **message** to said financial access vending machine.
191. A method of contracting as recited in Claim 190,
further comprising the step of said financial access vending machine
receiving said offer acceptance acknowledgement **message** to create a
received **offer** acceptance acknowledgement **message** .
192. A method of contracting as recited in Claim 191 @
wherein said financial access vending machine **receiving** said offer
acceptance acknowledgement **message** to create a **received** **offer**
acceptance
acknowledgement **message** is comprised of the step of:
displaying said **received** **offer** acceptance acknowledgement **message**
to create a confirmed contract message to said identified user.
193. A program operating system...

...comprising:
a program code segment supporting said identified user operated
financial access vending machine computer **receiving** an **offer** **message**
sent
by said merchant access mechanism computer to create a **received** **offer**
message ;
185
a program code segment supporting said user financial access vending
machine computer sending said financial access mechanism computer a
financial acceptance request **message** based upon said **received** **offer**
message and based upon an acceptance action of said identified user
recognized by said financial access...

...access vending
machine computer receiving a financial message from said financial access
mechanism computer a **received** acceptance response financial **message**
based upon said **received** **offer** **message** ; and
a program code segment supporting said merchant access mechanism
computer **receiving** an **offer** acceptance **message** based upon said
received
acceptance response financial message to create a contract; and
wherein said program code segments reside...

...recited in Claim
193,
wherein said program code segment supporting said merchant access
mechanism computer **receiving** said **offer** acceptance **message** based
upon
said **received** acceptance response financial message based to create a
contract is comprised of the step of:
a program code segment supporting said merchant access mechanism
computer sending an offer acceptance acknowledgement **message** based
upon said **received** **offer** acceptance **message** to said financial
access
vending machine computer. 197. A program operating system supporting
contracting as...

...Claim
196,

further comprising a program code segment supporting said financial
access vending machine computer receiving said offer acceptance
acknowledgement message to cre

ate a received offer acceptance
acknowledgement message . 198. A program operating system supporting
contracting as recited in Claim
1973
187
wherein said...

21/5,K/9 (Item 8 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00838882 **Image available**

**METHOD AND APPARATUS FOR FACILITATING ONLINE PAYMENT TRANSACTIONS IN A
NETWORK-BASED TRANSACTION FACILITY USING MULTIPLE PAYMENT INSTRUMENTS
PROCEDE ET APPAREIL FACILITANT LES OPERATIONS DE REGLEMENT EN LIGNE DANS
UNE INSTALLATION COMMERCIALE EN RESEAU AU MOYEN DE MULTIPLES OUTILS DE
REGLEMENT**

Patent Applicant/Assignee:

EBAY INC, 2125 Hamilton Avenue, San Jose, CA 95125, US, US (Residence),
US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

MAY Jason, 1882 Crestmont Drive, San Jose, CA 95124, US, US (Residence),
US (Nationality), (Designated only for: US)
FLINT Ian, 1765 Drew Avenue, Mountain View, CA 94043, US, US (Residence),
US (Nationality), (Designated only for: US)

Legal Representative:

MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman LLP,
12400 Wilshire Boulevard, 7th floor, Los Angeles, CA 90025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171452 A2-A3 20010927 (WO 0171452)

Application: WO 2001US8293 20010314 (PCT/WO US0108293)

Priority Application: US 2000190420 20000317; US 2000577434 20000522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9498

English Abstract

Method and apparatus for online payments are described. See Figure 5. In
one embodiment, user interface information is communicated to a first
participant via a communications network (506). The user interface
information identifies payment instruments for processing online payments
in the networked transaction facility. Payment option information is
received from the first participant via the communications network (508).
The payment option information indicates the first participant's
willingness to accept payment from a second participant via one or more
instruments. This payment option information is passed to the second

participant via the network (510). Afterwards, personal billing information is accepted from the second participant via the network to facilitate an online payment between the participants (512). The personal billing information concerns a payment instrument selected by the second participant from the payment instruments specified by the first participant.

French Abstract

L'invention concerne un procede et un appareil permettant de faciliter les operations de reglement en ligne entre les divers participants a une installation commerciale en reseau. Selon l'un des modes de realisation, les informations de l'interface utilisateur sont communiquees a un premier participant via un reseau de communications. Les informations de l'interface utilisateur identifient divers outils de reglement disponibles pour traiter des operations de reglement en ligne au sein de l'installation commerciale en reseau. De plus, des informations sur les options de reglement sont recues du premier participant via le reseau de communications. Les informations sur les options de reglement indiquent la volonte du premier participant d'accepter un reglement de la part d'un second participant via un ou plusieurs des differents outils de reglement. Ces informations sur les options de reglement sont transmises a un second participant via le reseau de communications. Ensuite, des informations de facturation personnelle sont acceptees par le second participant via le reseau de communications, en vue de faciliter une operation de reglement en ligne entre le premier et le second participant. Les informations de facturation personnelle concernent un outil de reglement selectionne par le second participant a partir de la liste d'outils de reglement specifiee par le premier participant.

Legal Status (Type, Date, Text)

Publication 20010927 A2 Without international search report and to be republished upon receipt of that report.
Examination 20011213 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20020207 Late publication of international search report
Republication 20020207 A3 With international search report.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... method comprising:

communicating user interface information to a first participant via a communications network, the **user interface** information **identifying** a plurality of payment instruments available for processing online payment transactions in the network-based transaction facility;
receiving payment option information from the first participant via the communications network, the payment option information indicating...

...and a further user;

a client, coupled to the network-based transaction facility, to present **user interface** information **identifying** a plurality of payment instruments available for processing online payment transactions pertaining to corresponding business...

...to the network-based transaction facility

26

and the client via the communications network, to **receive the payment** option information from the client, to make the payment option information available to the further...method comprising:

Search Report from Ginger D. Roberts

communicating user interface information to a first participant via a communications network, the **user interface** information **identifying** a plurality of payment instruments available for processing online payment transactions in the network-based transaction facility;
receiving payment option information from the first participant via the communications network, the payment option information indicating...

21/5,K/10 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00837834 **Image available**

METHOD AND SYSTEM FOR A NETWORK-BASED SECURITIES MARKETPLACE
PROCEDE ET SYSTEME DE TRANSACTIONS DE VALEURS BASEES SUR UN RESEAU
Patent Applicant/Assignee:

UNIFIEDMARKET INC, 224 Birmingham Drive, Suite A, Cardiff-by-the-Sea, CA 92007, US, US (Residence), US (Nationality)

Inventor(s):

MILLARD Jeffrey R, 28551 Rancho Maralena, Laguna Niguel, CA 92677, US,
OWENS William M, 1376 Peachwood Drive, Encinitas, CA 92024, US,

Legal Representative:

MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171459 A2-A3 20010927 (WO 0171459)

Application: WO 2001US9330 20010322 (PCT/WO US0109330)

Priority Application: US 2000191222 20000322

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 30291

English Abstract

A method and system for enabling exchange of financial information and negotiation and settlement of securities transactions over an electronic network by receiving posting data, transmitting the posting data over the network to other members, receiving a counteroffer to one or more of the first member's offers over the network from a second member, transmitting the counteroffer over the network to the first member, transmitting to the first member and to the second member information sufficient to enable the two members to contact each other, transmitting to the first and second members data sufficient to identify transaction settlement facilities.

French Abstract

Dans un de ses modes de realisation preferes, l'invention concerne un procede et un systeme permettant d'echanger des informations financieres, de conduire des negociations et de regler des transactions concernant des valeurs par l'intermediaire d'un reseau electronique, ce qui consiste a :

Search Report from Ginger D. Roberts

(a) recevoir d'un premier membre des donnees de consignation comprenant une ou plusieurs indications d'offres d'acquisition ou de transfert d'interets de proprietes de valeurs selectionnees, (b) transmettre ces donnees de consignation par l'intermediaire du reseau a d'autres membres, (c) recevoir une contre-proposition d'un deuxieme membre pour une ou plusieurs des offres des premiers membres par l'intermediaire du reseau, (d) transmettre cette contre-proposition par l'intermediaire du reseau au premier membre, (e) transmettre au premier membre et au deuxieme membre des informations suffisantes pour permettre a ces deux membres d'entrer en contact, (f) transmettre au premier et au deuxieme membres des donnees suffisantes pour identifier des modalites de reglement de transaction.

Legal Status (Type, Date, Text)

Publication 20010927 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20020704 Late publication of international search report

Republication 20020704 A3 With international search report.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... data over the
electronic network from each of said potential buyers and sellers, said
membership data
86
comprising data sufficient to identify each of said potential buyers
and potential sellers and to pre-qualify them for access to postings of
securities on...

...network;
(2) software for organizing and storing said posting data in an
electronic database;
(3) software for determining any restrictions to be imposed by said
trading system ...securities trading;
(c) software for electronically receiving, storing and displaying
information sufficient to describe and transmit offers and
counteroffers between members and said posting members, including
proposed transaction terms, and further comprising:
(1) software for receiving an offer or counteroffer over said network
from a negotiating member;
(2) software for storing said offer or counteroffer in a database; and
(3) software for electronically transmitting said offer or
counteroffer
over the network to the other negotiating party, with information
sufficient to enable...

...a
transaction in said security, further comprising:
(1) software for electronically transmitting to said potential buyers
and sellers data sufficient to identify transaction settlement
facilities that are available at the
option of said potential buyers and sellers...

...data over the
electronic network from each of said potential buyers and sellers, said
membership data comprising data sufficient to identify each of said
potential buyers and potential sellers and to pre-qualify them for
access to postings of securities on...

...network;
(2) software for organizing and storing said posting data in an
electronic database;

(3) **software** for **determining** any restrictions to be imposed by said trading system on member access to said posting...

...is sufficient to enable potential buyers and sellers to contact each other about their firm **offers** ;

(c) software for electronically **receiving** , storing and displaying information sufficient to describe and **transmit** firm **offers** between members and said posting members, including proposed transaction terms, and further comprising:

(1) software for **receiving** an acceptance of said **offer** over said network

from a responding member;

(2) software for storing said offer or acceptance of said offer in a database; and

(3) software for electronically **transmitting** said **offer** or acceptance of

said offer over the network to the other responding party, with information...

...a

transaction in said security, further comprising:

(1) software for electronically transmitting to said potential **buyers** and sellers **data** sufficient to **identify** transaction settlement facilities that are available at the option of said potential buyers and sellers...data over the electronic network from each of said potential buyers and sellers, said membership **data** comprising **data** sufficient to **identify** each of said potential **buyers** and potential sellers and to pre-qualify them for access to postings of securities on...

...network;

(2) software for organizing and storing said posting data in an electronic database-;

(3) **software** for **determining** any restrictions to be imposed by said trading system on member access to said posting...

...securities trading;

(c) software for electronically receiving, storing and displaying information sufficient to describe and **transmit** **offers** and counteroffers between members and said posting members, including proposed transaction terms, and further comprising:

(1) software for **receiving** an **offer** or counteroffer over said network from a negotiating member;

9 1

(2) software for storing said offer or counteroffer in a database; and

(3) software for electronically **transmitting** said **offer** or counteroffer

over the network to the other negotiating party, with information sufficient to enable...

21/5,K/11 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS

PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

Search Report from Ginger D. Roberts

TYSON-QUAH Kathleen, 1 Canons Close, Radlett, Herts WD7 7ER, GB, GB
(Residence), US (Nationality)

Legal Representative:

WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton
Street, London SW1H 0RJ, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

Priority Application: US 2000513440 20000225

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 26544

English Abstract

A real-time, global system and method for controlling payments risk, liquidity risk and systemic risk arising between financial counterparties active in payments-based transactions. The system comprises: a plurality of User Host Applications for use by plurality of Users; a plurality of Third Party Host Applications for use by plurality of Third Parties; and a plurality of Payment Bank Host Applications for use by a plurality of Payment Banks operating a plurality of domestic payment systems. All host applications communicate via cryptographically secure sessions via private communications networks and/or the Internet global computer network. User and Payment Bank access is secured by digital certification. Each Payment Bank Host Application has a mechanism for processing payment messages, including payments instructions to be carried out in its domestic payments system on behalf of a plurality of account holders (including bank correspondents).

French Abstract

L'invention concerne un systeme et un procede mondiaux et en temps reel de limitation du risque associe aux paiements et aux liquidites et du risque systemique, lesquels peuvent exister entre contreparties financieres lors de transactions a base de paiements. Ce systeme comprend plusieurs applications hote/utilisateur, concues pour plusieurs utilisateurs, plusieurs applications hote/tierce personne, concues pour plusieurs tierces personnes, et plusieurs applications hote/banque de paiement concues pour plusieurs banques de paiement gerant plusieurs systemes de paiement nationaux. Toutes les applications hotes communiquent par l'intermediaire de sessions sures sur le plan cryptographique, par le biais de reseaux de telecommunications privies et/ou du reseau informatique mondial Internet. L'accès utilisateur/banque de paiement est securise par certification numerique. Chaque application hote/banque de paiement possede un mecanisme de traitement des messages de paiement, notamment des instructions de paiements a executer dans son systeme de paiement national, pour le compte de plusieurs titulaires de comptes (notamment des correspondants bancaires).

Legal Status (Type, Date, Text)

Publication 20010830 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International

Search Report from Ginger D. Roberts

Searching Authority.

Examination 20011227 Request for preliminary examination prior to end of
19th month from priority date

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... accounts are opened in the system. GPM operations personnel shall issue, modify and manage customer **account** creation, deletion and security features, including **user** logins, passwords, and authorisation **verification** procedures in connection with access privileges for each employee within a User. In addition, the...

...of the digital certificate details with the digital certification authority. The GPM System will **identify** each **User** or Third Party **account** separately, but many Users may wish to aggregate an account hierarchy to promote more efficient...

...parameters for rule-based decisions in the Filter Process Module on whether to permit individual **payments messages** to proceed for **payment** to the domestic payment system or return the payment message back to the payment...

...e.g., reflected in the generation of an MT 900) detract from the Available Balance. Because the **payments messages** use standard data fields and identifiers for banks and account holders, these data fields... may then request a report of payments activities concerning the counterparty be generated by the **Payment Bank Host Application**. All **payments messages**, whether successful or rejected, will be cached to support inquiries about the nature and amount...

...parameters. If so, the Payment Bank will access the Payment Bank Host Application via a **browser interface**. It will **identify** the payment it wishes to act on from the log of rejected payments. It can...

...to override the parameters for that payment the next time it is processed, enabling the **payment** to go **forward** to the domestic **payment** system. Users and Third Parties will be able to instruct override of the Filter Process...

...or intermediaries. The User or Third Party will access the appropriate host application via a **browser interface**. They will **identify** the payment for override, or the counterparty or intermediary, and send the instruction for override...

...it will be sent to all Payment Banks acting for the User.
payments will
When the **Payment Bank Host Application** **receives** a Suspend Instruction referencing a counterparty, the Filter Process Module will automatically engage a trigger to reject further **payments messages**, regardless of compliance with risk parameters. The Payment Bank Host Application will generate a notification...

...for inquiries, reports and messaging. Any participant in the GPM System (Third Party, User or **Payment Bank**) will be able to **send** messages to any other participant in real-time, using standard e-mail capabilities integrated...

21/5,K/12 (Item 11 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT

July 26, 2002 26 13:52

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00820481 **Image available**

PROTECTED ACCOUNTABLE PRIMARY FOCAL NODE INTERFACE
INTERFACE PROTEGEE RESPONSABILISEE SOUS FORME DE NOEUD FOCAL PRIMAIRE

Patent Applicant/Assignee:

KLINE & WALKER LLC, 11201 Spur Wheel Lane, Potomac, MD 20854, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WALKER Richard C, 15000 Hunters Harbor Lane, Waldorf, MD 20601, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

DONNER Irah H (et al) (agent), Hale and Dorr LLP, 1455 Pennsylvania
Avenue, N.W., Washington, DC 20004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200154044 A1 20010726 (WO 0154044)

Application: WO 2001US1645 20010119 (PCT/WO US0101645)

Priority Application: US 2000176818 20000119; US 2000200872 20000501

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CZ DE DK

DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-019/00**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 69601

English Abstract

This application is the detailed description and construction of the PROTECTED PRIMARY FOCAL NODE (PFN (200-204)) when it is utilized for secure remote control applications, communication repeating and routing. The invention was always designed to remotely control machines, equipment, and vehicles (100-107) through various levels of monitoring and remote control systems and networks. Much of the technology has been designed to marry up to pre-existing devices and systems to develop cost-effective enhancements wherever possible to legacy systems and equipment. The PFN/TRAC System is further developed to integrate and consolidate components and functions through more efficient universal configurations of hardware, software and firmware (software embedded hardware) to provide integrated accountable remote control and management for man and machine interfacing (HMI) and to include full robotics by employing the latest developments like Systems On a Chip (SOC) Technology. The systems and modalities of hardware, software and firmware detailed in this application and related applications that provide accountable trusted remote control or management including traceable communications and commands with individual and machine identity and integrity checks are all part of a technology termed the PFN/TRAC System. The PFN/Track System is made up of individual nodes or units that communicate as part of an accountable machine messaging network employing and managing various forms of communication computers and machine controls to aid humanity in the safe use of equipment while protecting the environmental and the Earth's resources.

French Abstract

La presente demande est constituee par la description et la construction detaillees du noeud focal primaire protege (PFN 200-204) lorsqu'il est

utilise pour des applications sures de telecommande, la communication par repeteur et l'acheminement. La presente invention a toujours ete concue pour la telecommande de machines, equipements et vehicules (100-107) par l'intermediaire de divers niveaux de systemes de surveillance et de telecommande et de reseaux. La plupart de la technologie a ete concue pour s'amalgamer a des dispositifs et systemes preexistants en vue d'apporter des ameliorations rentables chaque fois que cela est possible a des systemes et equipements classiques. Le systeme PFN/TRAC (dispositif de commande d'activite securise) est en outre mis au point pour integrer et consolider des composants et des fonctions par des configurations universelles plus efficaces du materiel, du logiciel et des microprogrammes en vue de fournir une telecommande et une gestion integrees responsabilisees pour la fonction d'interface entre l'homme et la machine (HMI) et en vue d'introduire la robotisation complete reposant sur l'emploi des dernieres mises au point telles que la technologie des systemes sur puce (SoC). Les systemes et les modalites concernant le materiel, le logiciel et les microprogrammes detailles dans la presente demande et dans des demandes apparentees qui fournissent une telecommande ou une gestion responsabilisee securisee dont des communications et des instructions tracables par des verifications d'integrite et d'identite de l'homme et de la machine font tous partie d'une technologie nommee systeme PNF/TRAC. Ledit systeme PFN/TRAC est constitue de noeuds ou unites individuels qui communiquent en tant que parties d'un reseau de messagerie par machine responsabilise employant et gerant diverses formes d'ordinateurs de communication et de commandes par machine pour aider l'humanite a utiliser de maniere sure des equipements, tout en protegeant l'environnement et les ressources de la terre.

Legal Status (Type, Date, Text)

Publication 20010726 A1 With international search report.

Examination 20020103 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: G06F-019/00

Fulltext Availability:

Detailed Description

Detailed Description

... their software products, processes, and protocols. Nationally, governmentally, commercially, socially, etc. for the Banking Industry, **payment** industry and credit or debit card systems and/or for any financial transaction approval. Also...types of communications detailed. The chart will quickly provide the basic report back properties and **data** storage systems to expect form an **individual** PFN by the communication service it is employing. However in many cases a PFN might...reliability and trust required. This positive feedback in the TRAC is the key feature which **distinguishes** the TRAC from other electronic or **software** controllers; making it a fully "trusted" system for the task being accomplished.

Additionally, all events...The varied peripheral capabilities and containment or extended physical protections will be application specific and **determined** by the modalities used to **interface** the necessary components to provide an accountable PFN system to comply with any standards effort...

21/5,K/13 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS

PROTECTION

**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION
ELECTRONIQUE DES DROITS**

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF
CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-001/00

International Patent Class: G06F-17:60

Publication Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 207972

English Abstract

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

French Abstract

Systemes et procedes destines au domaine du commerce electronique, et notamment a la gestion securisee des transactions et a la protection electronique des droits. Les appareils electroniques tels que les ordinateurs utilises conformement a la presente invention permettent d'assurer que les informations ne sont consultees et exploitees que de maniere autorisee, et ils conservent l'integrite, la disponibilite et/ou le caractere confidentiel des informations. Les sous-systemes securises utilises en association avec de tels appareils electroniques constituent un environnement de distribution virtuel distribue (VDE) apte a imposer une chaine securisee de traitement et de commande, par exemple pour la commande et/ou la mesure ou encore le controle de l'utilisation d'informations stockees ou diffusees electroniquement. Cet environnement de distribution virtuel peut servir a proteger les droits de differents individus impliquees dans le commerce electronique et dans d'autres transactions electroniques ou assistees par des moyens electroniques. On

a egalement prevu des environnements et architectures de systeme d'exploitation distribues, securises et autres mettant en oeuvre, par exemple, des ensembles de traitement securise a semi-conducteurs pouvant etablir des environnements securises et proteges au niveau de chaque noeud. Ces techniques peuvent servir de soutien pour une fonction electronique de distribution d'informations de bout en bout, cette fonction etant utilisable, par exemple, dans le domaine de l'"autoroute electronique".

Main International Patent Class: **G06F-001/00**

International Patent Class: **G06F-17:60**

Fulltext Availability:

Detailed Description

Detailed Description

... VDE supplies an efficient, largely transparent, low cost and sufficiently secure system (supporting both hardware/ **software** and **software** only models). VDE ...610.

- 226

ROS 602 suMorts multble processom ROS 602 in the preferred embodiment supports any **number** of local and/or remote processors. Supported processors may include at least two types: one...governs distribution of the usage control, auditing of the usage control and logic to process **user** requests associated with the usage control. A usage control at a usees location (in addition...

...by SPU 500 may reference one or more "method cores," method parameters and other associated **data** structures that ROS 602 may collect and assemble together to perform a task such as...the VDE container (and potentially generate events to HPE

655 and/or SPE 503 to **determine** the **name** (s) of file(s) that may be stored in a VDE object 300, establish a...

?

Search Report from Ginger D. Roberts

?show files;ds

File 9:Business & Industry(R) Jul/1994-2002/Jul 25
 (c) 2002 Resp. DB Svcs.
 File 20:Dialog Global Reporter 1997-2002/Jul 26
 (c) 2002 The Dialog Corp.
 File 476:Financial Times Fulltext 1982-2002/Jul 26
 (c) 2002 Financial Times Ltd
 File 610:Business Wire 1999-2002/Jul 26
 (c) 2002 Business Wire.
 File 624:McGraw-Hill Publications 1985-2002/Jul 26
 (c) 2002 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2002/Jul 25
 (c) 2002 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 26
 (c) 2002 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
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S1	222810	(VERIF? OR AUTHENTIC? OR IDENTIFY? OR IDENTIFIES OR JUDG? - OR DETERMIN? OR CONFIRM?) (6N) (PARTICIPANT? OR SHOPPER? OR BUYER? OR USER? OR CLIENT? OR BIDDER? OR OFFEROR? OR TRADER? OR INDIVIDUAL? OR PERSON OR CUSTOMER? OR CONSUMER?)
S2	29443	S1(6N) (IDENTIFICATION? OR ID OR NUMBER? OR NAME OR ADDRESS OR LOCATION OR PASSPORT OR LICENSE? OR ACCOUNT OR INFORMATION OR DATA)
S3	80834	(DETERMIN? OR DETECT? OR JUDG? OR DISTINGUISH? OR IDENTIFY? OR DECIPHER? OR SENS?) (6N) (INTERFACE? OR GUI? OR BROWSER? OR COMPUTER() PROGRAM? OR SOFTWARE?)
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S5	4537446	ROI OR INTEREST?
S6	2834957	ACCOUNT? ? OR BALANCE?
S7	3061	(TRACK? OR DISTINGUISH? OR DETECT? OR DETERMIN? OR MONITOR-?) (5N) (MONEY OR MONIES OR CASH OR RECEIVABLE? ?) (5N) (USED OR - SPENT OR PAID OR EXHAUSTED OR ZEROED OR NEGATIVE)
S8	11	S2(3S)S3(3S)S4
S9	139	S5(3S)S6(3S)S7
S10	51	S5(S)S6(S)S7
S11	2	S8 NOT PY>1996
S12	9	S10 NOT PY>1996
S13	2	RD S11 (unique items)
S14	7	RD S12 (unique items)

?t13/3,k/all

13/3,K/1 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02343632 Supplier Number: 44587928 (USE FORMAT 7 FOR FULLTEXT)
WIRELESS ACCESS SHIPS PCMCIA PAGER, CHAPLET AIMS FOR JUNE
Mobile Data Report, v6, n7, pN/A
April 11, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 654

... as DOS and Windows, GeoWorks and Magic Cap, he says.
Wireless Access had expected to offer the receiver by the end of
last year (MDR Oct. 11).
In another two to three months...

...April, he says.
One of Chaplet's marketing points will be its bundled software. The
software includes an address book that can identify the person
sending the message by the phone number, says Hernandez. The software
also includes basic organizing features for incoming pages and simple note
...

13/3,K/2 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02111517 Supplier Number: 43917830 (USE FORMAT 7 FOR FULLTEXT)
New Checkit Adds Floppy Disk Alignment Tests 06/21/93
Newsbytes, pN/A
June 21, 1993
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 528

... convenience and the technical support number for Touchstone is
printed on the handle.
The software offers diagnostic routines with over fifty charts,
graphs, and displays that describe the hardware, software and setup
information and can identify faulty components. Users can also set up
custom test scripts their individual needs and the type and format...
?

?t14/3,k/all

14/3,K/1 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0005563123 B0AGRBOAA4FT

Balancing act with town hall books: A look at how councils are coping with the poll tax

JOHN AUTHERS

Financial Times, P 9

Wednesday, July 18, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 956

...all of the year's community charge at once. The council calls that a 'positive **cash** flow benefit' which should bring revenues back on **track** without the need to borrow on **money** markets.

Any **interest** paid to fund precept payments now will lead to higher levels of poll tax next year, unless government grants are increased to take **account** of it.

According to the Conservative-controlled Association of District Councils, 'It is certainly a...

14/3,K/2 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03358945 Supplier Number: 46908809 (USE FORMAT 7 FOR FULLTEXT)
TAKING STOCK OF THE DESKTOP - IS THE NEW BREED OF ASSET MANAGEMENT SOFTWARE COST-EFFECTIVE?

Computergram International, n3047, pN/A

Nov 21, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1055

... and networking tools such as personal computer audit and licence management packages. Another with vested **interests** is Tally Systems, which recently surveyed 20 corporate information technology professionals in medium to large...

...of the 'soft' factors that are often overlooked, when managing computer-based assets. It can **account** for the cost of help desk support, network and personal computer management, software and hardware...

...a network failure or a system upgrade, causes a cost to the business in time, **money**, resources or people. Cost events can be **used** to **determine** current cost of ownership and to forecast costs based on historical trends.

Hardware cataloguing

Another...

14/3,K/3 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03153137 Supplier Number: 46455748 (USE FORMAT 7 FOR FULLTEXT)
Briefs: CUNA, CFA Study Loan, Savings Rates

Asset Sales Report, v10, n231, pN/A
June 10, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 310

... by Bank Rate Monitor on rates paid by banks and credit unions on money market **accounts**, **interest** -bearing checking **accounts**, and six-month, one-year and five-year certificates of deposit. CFA and CUNA also...

14/3,K/4 (Item 3 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03144812 Supplier Number: 46435545 (USE FORMAT 7 FOR FULLTEXT)
NATIONAL AGRICULTURAL STATISTICS SERVICE: Agricultural prices
M2 Presswire, pN/A
June 3, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1993

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...Index Up 1 Point The Index of Prices Paid by Farmers for Commodities and Services, **Interest**, Taxes, and Farm Wage Rates for May was 115 percent of its 1990-92 average...

...price from the survey multiplied by the total quantity marketed theoretically should give the total **cash** receipts for the commodity. Survey Procedures: Primary sales data **used** to **determine** grain prices were obtained from probability samples of 2600 mills and elevators. These procedures ensure...

...into commercial channels has a chance of being included in the survey. Generally, States surveyed **account** for 90 percent or more of total U.S. production. Livestock prices are obtained from...

14/3,K/5 (Item 4 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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01851299 Supplier Number: 43168193 (USE FORMAT 7 FOR FULLTEXT)
INDUSTRY SAYS CARDHOLDERS NOT BEING GOUGED ON FEES
Financial Services Report, v9, n15, pN/A
July 22, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1667

... many advocacy groups claim they do. Issuers emphasize that ultimately the customer's payment behavior **determines** if **interest** is charged, if **cash** advances are to be **used**, if a **balance** will be carried or if only the minimum payment will be made.
While the issuers...

14/3,K/6 (Item 5 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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Search Report from Ginger D. Roberts

01842940 Supplier Number: 43146149 (USE FORMAT 7 FOR FULLTEXT)

Bankers Say Nuisance Fees Common But Adequately Disclosed

Card News, v7, n13, pN/A

July 13, 1992

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 461

... many advocacy groups claim they do. Issuers emphasize that ultimately the customer's payment behavior **determines** if **interest** is charged, if **cash** advances are to be **used**, if a **balance** will be carried or if only the minimum payment will be made. While the issuers...

14/3,K/7 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

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0958301

DCW043

CUNA: CONSUMERS OVERPAY ON LOANS AND UNDEREARN ON SAVINGS, LOSING TENS OF BILLIONS OF DOLLARS ANNUALLY

DATE: June 5, 1996

18:40 EDT

WORD COUNT: 723

...by Bank Rate Monitor, on rates paid by banks and credit unions on money market **accounts**, **interest** - bearing checking **accounts**, and 6-month, 1-year, and 5-year certificates of deposit. CFA and CUNA also...
?

Search Report from Ginger D. Roberts

?show files;ds

File 2:INSPEC 1969-2002/Jul W3
 (c) 2002 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2002/Jun
 (c) 2002 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2002/Jul W3
 (c) 2002 BLDSC all rts. reserv.
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 File 233:Internet & Personal Comp. Abs. 1981-2002/Aug
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 File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Jul
 (c)2002 Info.Sources Inc
 File 474:New York Times Abs 1969-2002/Jul 25
 (c) 2002 The New York Times
 File 475:Wall Street Journal Abs 1973-2002/Jul 25
 (c) 2002 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Jul 26
 (c) 2002 The Gale Group

Set	Items	Description
S1	36722	(VERIF? OR AUTHENTIC? OR IDENTIFY? OR IDENTIFIES OR JUDG? - OR DETERMIN? OR CONFIRM?) (6N) (PARTICIPANT? OR SHOPPER? OR BUYER? OR USER? OR CLIENT? OR BIDDER? OR OFFEROR? OR TRADER? OR - INDIVIDUAL? OR PERSON OR CUSTOMER? OR CONSUMER?)
S2	4360	S1(6N) (IDENTIFICATION? OR ID OR NUMBER? OR NAME OR ADDRESS OR LOCATION OR PASSPORT OR LICENSE? OR ACCOUNT OR INFORMATION OR DATA)
S3	34407	(DETERMIN? OR DETECT? OR JUDG? OR DISTINGUISH? OR IDENTIFY? OR DECIPHER? OR SENS?) (6N) (INTERFACE? OR GUI? OR BROWSER? OR COMPUTER() PROGRAM? OR SOFTWARE?)
S4	16612	(RECEIV? OR TRANSMIT? OR SEND? OR ROUT? OR FORWARD? OR INPUT? OR RECEPTION? OR EMAIL? OR E()MAIL? OR MESSAG?) (5N) (OFFER? ? OR BID? ? OR BIDDING OR PROFFER? OR TENDER? OR PAYMENT?)
S5	501090	ROI OR INTEREST?
S6	770252	ACCOUNT? ? OR BALANCE?
S7	219	(TRACK? OR DISTINGUISH? OR DETECT? OR DETERMIN? OR MONITOR- ?) (5N) (MONEY OR MONIES OR CASH OR RECEIVABLE? ?) (5N) (USED OR - SPENT OR PAID OR EXHAUSTED OR ZEROED OR NEGATIVE)
S8	0	S2(3S) S3(3S) S4
S9	5	S5(3S) S6(3S) S7
S10	3	S5(S) S6(S) S7
S11	0	S8 NOT PY>1996
S12	3	S10 NOT PY>1996
S13	0	RD S11 (unique items)
S14	1	RD S12 (unique items)
S15	5	S9:S14
S16	3	RD (unique items)
S17	0	S2 AND S3 AND S4
S18	5	S5 AND S6 AND S7
S19	5	S18 NOT PY>1999
S20	5	S18 OR S19
S21	3	RD (unique items)

?t21/3,k/all

>>>KWIC option is not available in file(s): 77

21/3,K/1 (Item 1 from file: 35)
 DIALOG(R)File 35:Dissertation Abs Online
 (c) 2002 ProQuest Info&Learning. All rts. reserv.

01717274 ORDER NO: AADAA-19954119

July 26, 2002 1 16:38

Multivariate cointegration and error-correction analysis of narrow money demand in Trinidad and Tobago

Author: Lalchan, Rajindra

Degree: Ph.D.

Year: 1999

Corporate Source/Institution: The American University (0008)

Source: VOLUME 60/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4523. 311 PAGES

...this objective the maximum likelihood multivariate (deterministic) cointegration procedure developed by Soren Johansen (1991) is **used** to statistically **determine** if a stable long-run equilibrium relationship exists between narrow **money** demand and its **determinants**, while single equation least-squares error-correction analytical techniques are used to model the underlying...

...Our empirical research finds a stationary cointegrating money demand relationship to exist between narrow money **balances**, the price level, real (permanent) income, and a short-term nominal **interest** rate. This long-run money demand function is observed to be homogenous of degree zero ...

...demand equation for real narrow money. The primary determinants of this function include lagged money **balances**, changes in the volume of real aggregate transactions (proxied by either real gross domestic product...

...lagged “excess” real money demand, and either current inflation or movements in nominal **interest** rates. No clear evidence of a direct contemporaneous effect of current inflation independent of the Fisher effect operating via corresponding changes in nominal **interest** rates is found. Finally, the *ex post* forecasting performance of our error-correction...

21/3,K/2 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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803399 ORDER NO: AAD83-05108

THE IMPACT OF ELECTRONIC FUNDS TRANSFER UPON THE CASH MANAGEMENT OF A PUBLIC UTILITY

Author: HINTON, WALTER VALENTINE, III

Degree: PH.D.

Year: 1982

Corporate Source/Institution: UNIVERSITY OF ARKANSAS (0011)

Source: VOLUME 43/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3383. 177 PAGES

...the newest innovation in the exchange of value, results in money being moved from one **account** to another virtually instantaneously. Since this will have an impact upon cash flows it will have impact upon **cash** management. The purposes of this study were: (1) to **determine** how gradual implementation of EFT would affect **cash** management, and (2) to **determine** how full implementation of EFT would affect **cash** management. The data **used** in this study was collected by examining the cash flows of Memphis, Light, Gas and...

...day a check is written and the day a check clears the check writer's **account**. During the float the check writer still has use of the funds and can earn **interest** on these funds. Therefore MLGW would gain **interest** on its payments but would lost **interest** on its receipts.

The first step in the study was to reconstruct the daily cash...

Search Report from Ginger D. Roberts

...float for a nine month period. Then a basic model was used to calculate the **interest** gained or lost during the float period. The **interest** gained due to checks in the float was \$331,874.28 and the **interest** lost was \$151,710.59. In analyzing the impact of EFT it was first assumed...

...would use EFT but their customers would not. Under these conditions MLGW would lose the **interest** gained and the **interest** lost, a total of \$483,584.87. The next step in the analysis was to assume that all parties adopted EFT. This would result in MLGW gaining the **interest** lost and losing the **interest** gained. The net effect was a \$180,163.69 loss of **interest** to MLGW.

Since the use of EFT results in MLGW losing money several strategies, designed...

...could use EFT for the majority of its payments and still maintain most of its **interest** gained.

...

21/3,K/3 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

01241931 NYT Sequence Number: 060367830414
Bank Rate Monitor says average money market rate paid by 50 large institutions in five largest US markets is 8.34%, down from 8.38% week earlier. List of interest rates on money market and super NOW accounts (M).)
New York Times, Col. 1, Pg. 15, Sec. 4
Thursday April 14 1983

Bank Rate Monitor says average money market rate paid by 50 large institutions in five largest US markets is 8.34%, down from 8.38% week earlier. List of interest rates on money market and super NOW accounts (M)...

DESCRIPTORS: BANKS AND BANKING; MONEY MARKET ACCOUNTS
?

Search Report from Ginger D. Roberts

?show files;ds

File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Jul

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Set	Items	Description
S1	1819	(VERIF? OR AUTHENTIC? OR IDENTIFY? OR IDENTIFIES OR JUDG? - OR DETERMIN? OR CONFIRM?) (6N) (PARTICIPANT? OR SHOPPER? OR BUY- ER? OR USER? OR CLIENT? OR BIDDER? OR OFFEROR? OR TRADER? OR - INDIVIDUAL? OR PERSON OR CUSTOMER? OR CONSUMER?)
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S3	801	(DETERMIN? OR DETECT? OR JUDG? OR DISTINGUISH? OR IDENTIFY? OR DECIPHER? OR SENS?) (6N) (INTERFACE? OR GUI? OR BROWSER? OR COMPUTER() PROGRAM? OR SOFTWARE?)
S4	923	(RECEIV? OR TRANSMIT? OR SEND? OR ROUT? OR FORWARD? OR INP- UT? OR RECEPTION? OR EMAIL? OR E()MAIL? OR MESSAG?) (5N) (OFFER? ? OR BID? ? OR BIDDING OR PROFFER? OR TENDER? OR PAYMENT?)
S5	3544	ROI OR INTEREST?
S6	3901	ACCOUNT? ? OR BALANCE?
S7	11	(TRACK? OR DISTINGUISH? OR DETECT? OR DETERMIN? OR MONITOR- ?) (5N) (MONEY OR MONIES OR CASH OR RECEIVABLE? ?) (5N) (USED OR - SPENT OR PAID OR EXHAUSTED OR ZEROED OR NEGATIVE)
S8	0	S2(3S)S3(3S)S4
S9	0	S5(3S)S6(3S)S7
S10	0	S5(S)S6(S)S7
S11	0	S8 NOT PY>1996
S12	0	S10 NOT PY>1996
S13	0	RD S11 (unique items)
S14	0	RD S12 (unique items)
S15	0	S9:S14
S16	0	RD (unique items)
S17	0	S2 AND S3 AND S4
S18	0	S5 AND S6 AND S7
S19	0	S18 NOT PY>1999
S20	0	S18 OR S19
S21	0	RD (unique items)
?		

Search Report from Ginger D. Roberts

?show files;ds

File 15:ABI/Inform(R) 1971-2002/Jul 26
 (c) 2002 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2002/Jul 26
 (c) 2002 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2002/Jul 26
 (c)2002 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2002/Jul 26
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jul 26
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Set	Items	Description
S1	351040	(VERIF? OR AUTHENTIC? OR IDENTIFY? OR IDENTIFIES OR JUDG? - OR DETERMIN? OR CONFIRM?) (6N) (PARTICIPANT? OR SHOPPER? OR BUYER? OR USER? OR CLIENT? OR BIDDER? OR OFFEROR? OR TRADER? OR - INDIVIDUAL? OR PERSON OR CUSTOMER? OR CONSUMER?)
S2	55348	S1(6N) (IDENTIFICATION? OR ID OR NUMBER? OR NAME OR ADDRESS OR LOCATION OR PASSPORT OR LICENSE? OR ACCOUNT OR INFORMATION OR DATA)
S3	158683	(DETERMIN? OR DETECT? OR JUDG? OR DISTINGUISH? OR IDENTIFY? OR DECIPHER? OR SENS?) (6N) (INTERFACE? OR GUI? OR BROWSER? OR COMPUTER() PROGRAM? OR SOFTWARE?)
S4	245376	(RECEIV? OR TRANSMIT? OR SEND? OR ROUT? OR FORWARD? OR INPUT? OR RECEPTION? OR EMAIL? OR E()MAIL? OR MESSAG?) (5N) (OFFER? ? OR BID? ? OR BIDDING OR PROFFER? OR TENDER? OR PAYMENT?)
S5	3635430	ROI OR INTEREST?
S6	2695660	ACCOUNT? ? OR BALANCE?
S7	3342	(TRACK? OR DISTINGUISH? OR DETECT? OR DETERMIN? OR MONITOR-?) (5N) (MONEY OR MONIES OR CASH OR RECEIVABLE? ?) (5N) (USED OR - SPENT OR PAID OR EXHAUSTED OR ZEROED OR NEGATIVE)
S8	34	S2(3S) S3(3S) S4
S9	252	S5(3S) S6(3S) S7
S10	52	S5(S) S6(S) S7
S11	5	S8 NOT PY>1996
S12	34	S10 NOT PY>1996
S13	5	RD S11 (unique items)
S14	31	RD S12 (unique items)
?		

?t13/3,k/all

13/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01180896 98-30291
Database marketing companies
Anonymous
Progressive Grocer v75n3 PP: 68 Mar 1996
ISSN: 0033-0787 JRNL CODE: PGR
WORD COUNT: 600

...TEXT: Jeff Carroll says the company has "a couple dozen" supermarket clients, though he declined to **name** them. The **software**, for example, can **identify** the top 20% of **shoppers** who purchase barbecue-related items, to whom a coupon for barbecue sauce could be mailed...

... in advance of new store openings. By analyzing customer transaction data, Hapoienu tracks best customers, **sending** coupon **offers** to any who have not shopped in a store lately.

* S2 Systems, Dallas, recently set...

13/3,K/2 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03319103 Supplier Number: 44587928 (USE FORMAT 7 FOR FULLTEXT)
WIRELESS ACCESS SHIPS PCMCIA PAGER, CHAPLET AIMS FOR JUNE
Mobile Data Report, v6, n7, pN/A
April 11, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 654

... as DOS and Windows, GeoWorks and Magic Cap, he says.
Wireless Access had expected to **offer** the **receiver** by the end of last year (MDR Oct. 11).
In another two to three months...

...April, he says.

One of Chaplet's marketing points will be its bundled software. The **software** includes an **address** book that can **identify** the **person** sending the message by the phone **number**, says Hernandez. The software also includes basic organizing features for incoming pages and simple note
...

13/3,K/3 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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02902423 Supplier Number: 43917830 (USE FORMAT 7 FOR FULLTEXT)
New Checkit Adds Floppy Disk Alignment Tests 06/21/93
Newsbytes, pN/A
June 21, 1993
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 528

... convenience and the technical support number for Touchstone is

printed on the handle.

The software **offers** diagnostic **routines** with over fifty charts, graphs, and displays that describe the hardware, **software** and setup **information** and can **identify** faulty components. **Users** can also set up custom test scripts their individual needs and the type and format...

13/3,K/4 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04107058 SUPPLIER NUMBER: 07881139 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Was it good for you? (online industry surveys) (editorial)

Quint, Barbara

Database Searcher, v5, n7, p4(2)

July-August, 1989\

DOCUMENT TYPE: editorial ISSN: 0891-6713 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1037 LINE COUNT: 00083

... gateway has no regular, proactive mechanisms for assessing user satisfaction.

What advantages would online feedback **offer** ? Customer support and training could **receive** continuous input on the success and problems searchers have using their system. In dealing with...

...or training programs could evaluate their success in reaching the searcher public. Search services scheduling **software** upgrades and revisions could **identify** flaws most visible to **users** .

Feedback on "dirty **data** " could pay for itself in advertising benefits. Think, how good the industry would look!

"Wanted..."

13/3,K/5 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01607443 SUPPLIER NUMBER: 14017911 (USE FORMAT 7 OR 9 FOR FULL TEXT)

New Checkit adds floppy disk alignment tests. (Touchstone Software's

Checkit Pro: Deluxe diagnostic software) (Product Announcement)

Rohrbough, Linda

Newsbytes, NEW06210029

June 21, 1993

DOCUMENT TYPE: Product Announcement LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 563 LINE COUNT: 00044

... convenience and the technical support number for Touchstone is printed on the handle.

The software **offers** diagnostic **routines** with over fifty charts, graphs, and displays that describe the hardware, **software** and setup **information** and can **identify** faulty components. **Users** can also set up custom test scripts their individual needs and the type and format...
?

?t14/3,k/all

14/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01332068 99-81464

Downsizing and other related workforce trends: An employee benefits perspective

Kelly, Peter M

Benefits Quarterly v12n3 PP: 8-42 Third Quarter 1996

ISSN: 8756-1263 JRNL CODE: BFQ

WORD COUNT: 21579

...TEXT: amount of benefit that will be provided by defined contribution plans. Each participant has an **interest** in the plan reflected in a bookkeeping entry usually referred to as an **account balance**.25 Each participant's **account balance** must be adjusted at least annually in accordance with a definite and predetermined allocation procedure...

... whatever the participant's money will buy.27 This is the source of the designation **money** purchase pension plan, which is **used** to **distinguish** pension plans of the defined contribution variety.

(Chart Omitted)

Captioned as: FIGURE 3
Profit-sharing...

14/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01221958 98-71353

Annuity interest crediting practices

Anonymous

LIMRA's MarketFacts v15n3 PP: 11 May/Jun 1996

ISSN: 0889-0986 JRNL CODE: MKF

WORD COUNT: 429

...TEXT: after a period of years (see Table 1). (Table 1 omitted)

Another method of crediting **interest** of the same **interest** rate to new deposits as to renewing-**interest** guarantee periods and is likely to be applied to market-value adjusted annuities, or MVAs. (The name comes from the adjustments made to **account** values if surrendered before the end of an **interest** guarantee.) Because MVAs usually offer customers up to several maturities for their money, the **interest** guarantees tend to be longer than for products using the new-**money** or cell approach.

A third method, the portfolio method, does n **distinguish** between "new" and "old". **money** when **determining** **interest** rates. Once a popular method, it is now **used** with only 15 percent of book-value products and 5 percent of MVA products.
Companies...

14/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00925063 95-74455

Changes in family finances from 1989 to 1992: Evidence from the Survey of Consumer Finances

Kennickell, Arthur B; Starr-McCluer, Martha
Federal Reserve Bulletin v80n10 PP: 861-882 Oct 1994
ISSN: 0014-9209 JRNL CODE: FRS
WORD COUNT: 8120

...TEXT: 1992.

Before the Tax Reform Act of 1986, which phased out the tax deductibility of **interest** payments other than those for home mortgages, families primarily used mortgages to purchase homes, whereas...

... likely understate the extent of secured borrowing to finance purchases other than s. First, because **money** is fungible, it is difficult to **determine** how the **money** from a loan is ultimately **used**. Second, the survey did not ask respondents about how the funds from a first mortgage...

... people may extract funds from their accumulated equity beyond what is needed to finance the **balance** on their existing mortgage. The rise in refinancing noted earlier underscores the potential importance of...

14/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00863845 95-13237

Future branch

Courter, Eileen
Credit Union Management v17n5 PP: 26-29 May 1994
ISSN: 0273-9267 JRNL CODE: CUM
WORD COUNT: 2679

...TEXT: and PIN, a member can perform standard transactions: checking account balances and statement histories, transferring **money**, **determining interest paid** to date and making loan payments.

And soon, an icon will be added that will...

14/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00799966 94-49358

Better billing

Arbetter, Lisa; Benavides, Amy; Murphy, Joan
Security Management v37n12 PP: 16-17 Dec 1993
ISSN: 0145-9406 JRNL CODE: SEM
WORD COUNT: 380

...TEXT: manual billing, Liability Consultants decided to switch to a computerized system. The company was specifically **interested** in software that would create invoices, assign various billing rates, and save the user time...

... found what they needed in Timeslips 5 for DOS. Timeslips is a time and expense **tracking**, billing, and **accounts receivable** system that can be **used** for either DOS or Macintosh.

According to Jon Groussman, attorney and associate consultant at Liability
...

14/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00698437 93-47658
Interest rate risk is a behavioral problem
Hartman, Craig D
United States Banker v103n3 PP: 70-72 Mar 1993
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 1109

...TEXT: First, the driver rate is changed by the shock amount. Next, the pricing model is used to determine the rate on new balances. Then cash flows--maturities, prepayments and interest payments--are computed for the next 12 months. Finally, these cash flows are reinvested at...

14/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00666889 93-16110
Balances or fees - How to compensate the bank
Kluesener, Margaret
Journal of Cash Management v13n1 PP: 34-37 Jan/Feb 1993
ISSN: 0731-1281 JRNL CODE: JCG
WORD COUNT: 2055

...TEXT: supply to others in the form of loans, mortgages, etc. A bank's profit was determined by making money on the spread between interest rates paid on deposits and those at which a loan was made. In the 1940s, '50s and...

14/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00455649 89-27436
The Joy of Debt
Spragins, Ellyn E.
Inc. v11n7 PP: 102-103 Jul 1989
ISSN: 0162-8968 JRNL CODE: INO

...ABSTRACT: is too much. Bankers and investment bankers have long thought that debt levels should be determined by the amount of equity on the balance sheet. They used cash flow predictions to figure out if their borrowers will be able to repay a loan...

... institutions have created a wide array of devices to help borrowers protect themselves from soaring interest rates. ...

14/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00276462 85-16896
Pricing Savvy Hikes Earnings
Allen, Pat
Savings Institutions v106n4 PP: S-65 Apr 1985

ISSN: 0036-5114 JRNL CODE: SLN

...ABSTRACT: on equity of 19.83%, up from -0.84%, and 3. an increase in daily **interest** income of 91% and net worth by 18%. Improved pricing decisions are behind the turnaround...

... wants to deposit \$100,000 or more, a microcomputer-based funds bidding software model is **used** to **determine** where the **money** can be invested and what the investor can expect to earn on it. All other...

... pricing structure. The modeling ability allows Washington Savings to project the growth of an individual **account** ; the institution also is starting to negotiate rates with customers.

14/3,K/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00164254 82-05815

Lending to Agribusiness: A Systematic Loan Analysis for Agricultural Lenders

Kohl, David M.; Forbes, Stanley O.

Journal of Commercial Bank Lending v64n6 PP: 40-47 Feb 1982

ISSN: 0021-986X JRNL CODE: CBL

ABSTRACT: The cost-price squeeze, inflation, and high **interest** rates make effective financial management essential in agribusiness. In the past, agricultural lenders relied entirely upon **balance** sheet and collateral considerations. Today, they rely primarily upon the repayment ability of the agricultural customer. The debt payment ratio is sometimes **used** to **determine** how annual **cash** -flow projections and debt payment correlate. The financial condition of the customer, including the current...

14/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00062423 77-14827

THE CASE FOR CONSUMER EDUCATION

VERDIRAME, DANIEL J.

BANKING V69 N9 PP: 134 SEPT. 1977

ISSN: 0005-5492 JRNL CODE: BNK

ABSTRACT: BANK CARD OPERATIONS CAN BE MADE MORE PROFITABLE IF BANKS WILL JUST EDUCATE CONSUMERS WHOSE **ACCOUNTS** ARE INACTIVE YET ARE STILL COSTLY TO THE BANK BECAUSE THEIR FILES STILL HAVE TO...

... HOW MONEY CAN BE SAVED BY BUYING ITEMS ON SALE, EVEN THOUGH SOME BANK CARD **INTEREST** WILL BE INCURRED. 2. SHOW HOW NO **INTEREST** IS CHARGED IF THE BILL IS PAID IN 25 DAYS. 3. SHOW HOW HANDY THE CARD IS IN EMERGENCIES. 4. ILLUSTRATE ITS **CASH** -ADVANCE FEATURE AND HOW IT HELPS KEEP **TRACK** OF HOW **MONEY** IS **SPENT** . 5. EMPHASIZE HOW MUCH SAFER IT IS TO CARRY. 6. SHOW HOW, IF LOST, \$50...

14/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00018741 74-07429

6 TIPS ON BETTER MONEY MANAGEMENT

KAISER, CHARLES, JR.
PRACTICAL ACCOUNTANT V 7 N 4 PP: 47-49 JULY/AUGUST 1974
ISSN: 0032-6321 JRNL CODE: PRA

...ABSTRACT: THAT HAVE SPARE CASH OFTEN ALLOW IT TO LIE FALLOW BECAUSE THEY FEEL THAT THE **INTEREST** THAT CAN BE EARNED ON IT IS SMALL IN THE SCHEME OF THE TOTAL BUSINESS OPERATION. SURPRISINGLY, HOWEVER, A COMPANY DOES NOT NEED LARGE CASH **BALANCES** TO TAKE ADVANTAGE OF THE OPPORTUNITY TO EARN **INTEREST** INCOME. THE FOLLOWING SIX TECHNIQUES ARE OFTEN **USED** BY TOP **MONEY** -MANAGERS FOR STRETCHING AND IMPROVING **CASH** -FLOW. **DETERMINE** YOUR **CASH** FLOAT, INCREASE YOUR **CASH** FLOAT, MAXIMIZE YOUR WEEKEND FLOAT, TIGHTEN YOUR COLLECTIONS, CONTROL YOUR INVENTORY, AND INVESTIGATE REPOS. A...

14/3,K/13 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04693740 Supplier Number: 46908809 (USE FORMAT 7 FOR FULLTEXT)
TAKING STOCK OF THE DESKTOP - IS THE NEW BREED OF ASSET MANAGEMENT SOFTWARE COST-EFFECTIVE?
Computergram International, n3047, pN/A
Nov 21, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1055

... and networking tools such as personal computer audit and licence management packages. Another with vested **interests** is Tally Systems, which recently surveyed 20 corporate information technology professionals in medium to large...

...of the 'soft' factors that are often overlooked, when managing computer-based assets. It can **account** for the cost of help desk support, network and personal computer management, software and hardware...

...a network failure or a system upgrade, causes a cost to the business in time, **money**, resources or people. Cost events can be **used** to **determine** current cost of ownership and to forecast costs based on historical trends.

Hardware cataloguing
Another...

14/3,K/14 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04400732 Supplier Number: 46455748 (USE FORMAT 7 FOR FULLTEXT)
Briefs: CUNA, CFA Study Loan, Savings Rates
Asset Sales Report, v10, n231, pN/A
June 10, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 310

... by Bank Rate Monitor on rates paid by banks and credit unions on money market **accounts**, **interest**-bearing checking **accounts**, and six-month, one-year and five-year certificates of deposit. CFA and CUNA also...

14/3,K/15 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09293146 SUPPLIER NUMBER: 19033708 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rethinking the role of recourse in the sale of financial assets.
Pantaleo, Peter V.
Business Lawyer, 52, n1, 159-198
Nov, 1996
ISSN: 0007-6899 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 22298 LINE COUNT: 01750

... in which the courts recharacterized a purported sale as a loan involved the sale of **accounts** not represented by instruments or chattel paper.(34) In a typical transaction, the "buyer" would...

...purchase price as a "reserve." Although the discount might vary with the age of the **account** to reflect risk, often the discount did not attempt to compensate the buyer completely for the time value of money.(35) Additional compensation for the time value of **money** - the buyer's yield - was **determined** in advance and **paid** as **interest** either directly(36) or disguised as a "service charge" in order to avoid usury laws...

14/3,K/16 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08725919 SUPPLIER NUMBER: 18372898
Financial innovation, new assets, and the behavior of money demand.
Glennon, Dennis; Lane, Julia
Journal of Banking & Finance, v20, n2, p207(19)
March, 1996
ISSN: 0378-4266 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: effects of banking law changes on money demand. Bank laws have officially recognized checkable deposit **accounts** that provide specific rates of **interest** determinable by the market. Spendability limitations and **paid** rates of **interest** **determine** the rise or fall of **money** demand and **interest** elasticity. Results reveal that monetary market deregulation and its accompanying financial assets effectivity lessen monetary...

14/3,K/17 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08667666 SUPPLIER NUMBER: 18216263 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Reorganization value.
Pantaleo, Peter V.; Ridings, Barry W.
Business Lawyer, 51, n2, 419-442
Feb, 1996
ISSN: 0007-6899 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 12449 LINE COUNT: 00975

... A valuation may also be necessary in some cases to show compliance with the "best **interests** " test of 11 U.S.C. (sections) 1129(a)(7). Id. (sections) 1129.02, at...Guide to Business Valuations (paragraph) 600.02 (Practitioners Publishing Co. 1995). (12.) "EBIT" - earnings before **interest** and taxes - usually measures operating income. "EBITDA" typically measures operating income before depreciation and amortization...48. (38.) See Valuation Proceedings, supra note 31, at 1226. (39.) Obviously, because

the normalized **cash** flow figure ultimately **used** will be the basis for **determining** future **cash** flows, adjustments to final years' **cash** flows, if any, must be scrutinized carefully to ensure the reasons for making the adjustments...

14/3,K/18 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08561098 SUPPLIER NUMBER: 18133841 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Neb. rate war taking toll on farm banks.
Allen, James C.
American Banker, v161, n59, p22(1)
March 27, 1996
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 795 LINE COUNT: 00063

... costs in the state. According to Bank Rate Monitor, a Palm Beach, Fla.-based newsletter **tracking interest rates paid** on deposits and charged on loans, the average **money** market **account** nationwide paid 2.75% as of March 20. For rural Nebraska banks like Commercial State Bank in Hoskins, about 100 miles northwest of Omaha, the same **account** would yield 5.13%.

Commercial State Bank's rates are also higher on certificates of...

14/3,K/19 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07590453 SUPPLIER NUMBER: 16402454 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Has M2 demand in the USA become unstable? Evidence from an error-correction model.
Arize, A.C.
Applied Economics, v26, n10, p957(11)
Oct, 1994
ISSN: 0003-6846 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 8425 LINE COUNT: 00693

... p. 245), the rate of return on M2 (own-rate), or the weighted average of **interest rates paid on balances** in M2, is included as another **determinant** of real **money** demand. The conventional specification usually omits this variable even though a portion of M2 pays **interest** .(2)

Third, work by Evans (1984) has revealed the possible importance of the effect of...

14/3,K/20 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07585588 SUPPLIER NUMBER: 16477560 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How many paychecks? An example of a self-imposed constraint.
Archibald, Robert B.
Economic Inquiry, v32, n4, p696(7)
Oct, 1994
ISSN: 0095-2583 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4346 LINE COUNT: 00330

... is less than] 0 depends upon the relationship between **z**, the opportunity cost of time **spent** shifting **money** between **accounts** and **b**,

the **interest** rate term which **determines** the benefits of the shifting.
Self-Imposed Constraints
The demand for self-imposed constraints comes...

14/3,K/21 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07248558 SUPPLIER NUMBER: 15412057 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Economic reforms and long-run money demand in China: implications for
monetary policy.**

Hafer, R.W.; Kutan, A.M.
Southern Economic Journal, v60, n4, p936(10)
April, 1994

ISSN: 0038-4038 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5343 LINE COUNT: 00425

ABSTRACT: The existence of a long-run, equilibrium relationship between
real income, prices, nominal **money balances** and **interest** rates is
determined. Data from China was **used** in the study. This is an
exploratory attempt to find out if these basic economic...

...of monetary policy actions. A long-run equilibrium relationship exists
between the demand for money **balances** and its constituents when the
national income deflator is used.

14/3,K/22 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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>>>Accession number 6496725 is unavailable

14/3,K/23 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06227147 SUPPLIER NUMBER: 12341026 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Industry says cardholders not being gouged on fees. (bank credit card
issuers dispute Bankcard Holders of America report stating that credit
card fees are misleading) (includes related article on calculation of
finance charges)**

Card News, v7, n13, p1(4)
July 13, 1992

ISSN: 0894-0797 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2087 LINE COUNT: 00164

... many advocacy groups claim they do. Issuers emphasize that
ultimately the customer's payment behavior **determines** if **interest** is
charged, if **cash** advances are to be **used**, if a **balance** will be
carried or if only the minimum payment will be made.

While the issuers...

14/3,K/24 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry. DB
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06093831 SUPPLIER NUMBER: 12465453 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Industry says cardholders not being gouged on fees. (credit card issuers
deny charges of excessive interest rates; according to 'Credit Card: What
You Don't Know Can Cost You' study by Bankcard Holders of America)**

Search Report from Ginger D. Roberts

Financial Services Report, v9, n15, p1(4)

July 22, 1992

ISSN: 0894-7260

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1820

LINE COUNT: 00142

... many advocacy groups claim they do. Issuers emphasize that ultimately the customer's payment behavior **determines** if **interest** is charged, if **cash** advances are to be **used**, if a **balance** will be carried or if only the minimum payment will be made.

While the issuers...

14/3,K/25 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05792091 SUPPLIER NUMBER: 11866708 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The M&A Rosters; third quarter 1991.

Mergers & Acquisitions, 26, n4, 65(65)

Jan-Feb, 1992

ISSN: 0026-0010

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 104170

LINE COUNT: 10201

... and distributes electronic, communications, and control systems for aerospace and other performance related applications, including **tracking** systems and electronic countermeasure systems and components. Its biotechnology operations develop and make products for...

14/3,K/26 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05560022 SUPPLIER NUMBER: 11728011 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Safe harbor rules and defined benefit. (Internal Revenue Service's new pension guidelines for non-discrimination and coverage) (Column)

Dorfman, David

Pension World, v27, n12, p46(1)

Dec, 1991

DOCUMENT TYPE: Column

ISSN: 0098-1753

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 817

LINE COUNT: 00066

... to defined benefit plans is the introduction of two new safe harbors, one for cash **balance** plans and the other for Section 412(i) insurance contract plans (fully insured plans). The safe harbor for cash **balance** plans permits nondiscrimination testing to be on the basis of the underlying hypothetical allocation formula **used** to **determine** an employee's **cash balance**. In applying this new method, certain conditions must be satisfied (pertaining to **interest** adjustments on the hypothetical allocations, past service credits and subsidized optional benefit limitations).

The safe...

14/3,K/27 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04917683 SUPPLIER NUMBER: 10691124 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The market versus the monetary view of money supply determination.

Laschober, Mary A.

Illinois Business Review, v47, n3, p14(3)

Fall, 1990

ISSN: 0019-1922

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2219

LINE COUNT: 00176

... Money plays no role in this area of the classical system.

More recent theories of **interest** rate determination emphasize the monetary side of the economy. Within this context, the supply and demand for **money balances** influence or actually **determine** the equilibrium **interest** rate. The quantity of **money** demanded is thought to be a **negative** function of the **interest** rate; that is, the lower the rate, the more **money balances** people are willing to hold. A high rate of **interest** means that the cost of being liquid (holding money instead of other assets such as bonds) is great in terms of foregone **interest** earned. A high **interest** rate, therefore, acts as an inducement to hold bonds instead of money, reducing the quantity...

14/3,K/28 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04597464 SUPPLIER NUMBER: 08473464 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Savings, commodity market rationing, and the real rate of interest in China.

Feltenstein, Andrew; Lebow, David; Van Wijnbergen, Sweder

Journal of Money, Credit & Banking, v22, n2, p234(19)

May, 1990

ISSN: 0022-2879

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 6509

LINE COUNT: 00532

... a source of investment funds. Rather, lending for investment came from the budget and was **interest** -free. Banks did offer low **interest** rates on deposits and used these deposits to make short-term loans to enterprises. Households currency and although they were free to use their cash **balances** as they wished, the absence of financial assets forced them to distribute their income between current expenditure and savings deposits. The government, in turn, **used** a "**cash plan**" to attempt to **determine** the quantity of **money** held by households. It was felt that this quantity of money could have inflationary pressures...

14/3,K/29 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04597138 SUPPLIER NUMBER: 08487974 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Beating the LBO odds: safe bets for trade creditors. (leveraged buyout)

Ernst, Dourglas R.

Corporate Cashflow Magazine, v11, n6, p54(2)

May, 1990

ISSN: 1040-0311

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1675

LINE COUNT: 00131

... and amortization) and cash flow from operations (the FASB 95 formula).

Both are compared to **interest** expense, and coverage ratios are calculated. In **determining** short-term coverage, it is important to **distinguish** between **cash interest** expense and non- **cash interest** , **used** for payment-in-kind or zero-coupon securities. We calculate coverage ratios both ways, using total **interest** expense and cash-only **interest** expense. * We identify the debt service plan - cash flow, divestiture or both. * We track cash...

Search Report from Ginger D. Roberts

...on the bottom) which tells us quickly the progress and the trend of that LBO **account** . * When we see a performance downturn, particularly in cash flow, we move. Many LBOs are...

14/3,K/30 (Item 16 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04528118 SUPPLIER NUMBER: 08154770 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Representing a document's viewpoint in library collections: a theme of obligation and resistance.

Fujimoto, Jan Dee
Library Resources & Technical Services, v34, n1, p12(12)
Jan, 1990
ISSN: 0024-2527 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 6349 LINE COUNT: 00515

... professional idealism with day-to-day reality can be summed up in the theme of **balance** . It is deeply ingrained in most librarians although there is some disagreement about what **balance** really means. To some it means coverage of all sides of a question and all...

...of view, i. e., a well-rounded collection. To others it means buying for minority **interests** in addition to majority **interests** . For some, it means maintaining a collection that reflects in due proportion the **interests** of the library's community. In academic libraries, the departmental type budget defines **balance** functionally by **determining** how much **money** is **spent** in each department. In the absence of guidelines, however, the librarian must develop a policy that conforms to his or her own definition of **balance** . Decisions usually are made on some value base provided by the community, the publishing

14/3,K/31 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01496669 SUPPLIER NUMBER: 11750530 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Accounting Software 101. (Tutorial)
Smith, Jan; Tweney, Dylan
PC-Computing, v5, n2, p252(6)
Feb, 1992
DOCUMENT TYPE: Tutorial ISSN: 0899-1847 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2325 LINE COUNT: 00175

... on selecting the program you need.
General Ledger

The general ledger contains the chart of **accounts** (the list of categories **used** to keep **track** of the sources and uses of **money**), which is the record of all financial information about a company. The chart of **accounts** might include such sources as sales, **Interest** income, and the owner's equity, and such uses as rent, employee health insurance, and

...
?

Search Report from Ginger D. Roberts

?show files;ds

File 350:Derwent WPIX 1963-2002/UD,UM &UP=200247

(c) 2002 Thomson Derwent

File 344:CHINESE PATENTS ABS MAY 1985-2002/MAY

(c) 2002 EUROPEAN PATENT OFFICE

File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)

(c) 2002 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	37297	(VERIF? OR AUTHENTIC? OR IDENTIFY? OR IDENTIFIES OR JUDG? - OR DETERMIN? OR CONFIRM?) (6N) (PARTICIPANT? OR SHOPPER? OR BUYER? OR USER? OR CLIENT? OR BIDDER? OR OFFEROR? OR TRADER? OR - INDIVIDUAL? OR PERSON OR CUSTOMER? OR CONSUMER?)
S2	12537	S1(6N) (IDENTIFICATION? OR ID OR NUMBER? OR NAME OR ADDRESS OR LOCATION OR PASSPORT OR LICENSE? OR ACCOUNT OR INFORMATION OR DATA)
S3	35711	(DETERMIN? OR DETECT? OR JUDG? OR DISTINGUISH? OR IDENTIFY? OR DECIPHER? OR SENS?) (6N) (INTERFACE? OR GUI? OR BROWSER? OR COMPUTER() PROGRAM? OR SOFTWARE?)
S4	5343	(RECEIV? OR TRANSMIT? OR SEND? OR ROUT? OR FORWARD? OR INPUT? OR RECEPTION? OR EMAIL? OR E()MAIL? OR MESSAG?) (5N) (OFFER? ? OR BID? ? OR BIDDING OR PROFFER? OR TENDER? OR PAYMENT?)
S5	24948	ROI OR INTEREST?
S6	275159	ACCOUNT? ? OR BALANCE?
S7	113	(TRACK? OR DISTINGUISH? OR DETECT? OR DETERMIN? OR MONITOR-?) (5N) (MONEY OR MONIES OR CASH OR RECEIVABLE? ?) (5N) (USED OR - SPENT OR PAID OR EXHAUSTED OR ZEROED OR NEGATIVE)
S8	3	S2 AND S3 AND S4
S9	180	S2 AND S4
S10	53	S9 NOT PR=19960101:99999999
S11	53	S10 NOT S8
S12	0	S7 AND S11
S13	0	S5 AND S6 AND S7
S14	2	S5 AND S7
S15	40	S7 AND (S6 OR BANK?)
S16	20	S15 NOT PR=19960101:99999999
?		

Search Report from Ginger D. Roberts

?t8/4/all

8/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2002-041662/200205|

XR- <XRPX> N02-030886|

TI- Software licensing and distribution system employing biometric sample authentication by comparing a biometric **identification** signal to **identify** information stored in a **customer** service area|

PA- SEELEY A E (SEEL-I)|

AU- <INVENTORS> SEELEY A E|

NC- 092|

NP- 002|

PN- WO 200186583 A1 20011115 WO 2000US13179 A 20000511 200205 B|

PN- AU 200050120 A 20011120 AU 200050120 A 20000511 200219

<AN> WO 2000US13179 A 20000511|

AN- <LOCAL> WO 2000US13179 A 20000511; AU 200050120 A 20000511; WO 2000US13179 A 20000511|

AN- <PR> WO 2000US13179 A 20000511|

FD- WO 200186583 A1 G06K-009/00

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200050120 A G06K-009/00 Based on patent WO 200186583|

LA- WO 200186583 (E<PG> 35)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|

AB- <PN> WO 200186583 A1|

AB- <NV> NOVELTY - A registration interface (F) has an offer output, a biometric **input** and a **payment input** and is connected to a biometric information store (G) including biometric storage areas, while a match detector (I) receives an input via a biometric interface (J) and compares it to the stored information. During a match, the match **detector** permits the customer access to the **software** (K).|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a software distribution method, for a licensed software use validation method, for a software player assembly and for a transportable data memory.

USE - Software licensing and distribution using biometric sample authentication.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the system

Registration interface (F)

Biometric information store (G)

Biometric interface (J)

Match indicator (I)

Software (K)

pp; 35 DwgNo 2/9|

DE- <TITLE TERMS> SOFTWARE; DISTRIBUTE; SYSTEM; EMPLOY; SAMPLE; AUTHENTICITY; COMPARE; IDENTIFY; SIGNAL; IDENTIFY; INFORMATION; STORAGE ; CUSTOMER; SERVICE; AREA|

DC- S05; T01; T04; T05|

IC- <MAIN> G06K-009/00|

Search Report from Ginger D. Roberts

IC- <ADDITIONAL> G06F-001/00|
MC- <EPI> S05-D01C5A; T01-J20B2A; T04-D04; T05-D01B|
FS- EPI||

8/4/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1998-513492/199844|
XR- <XRPX> N98-401202|
TI- Pager with function for providing **information** reception **confirmation**
to **user** - judges belongingness of ID information to corresponding
service offer information based on which normal returning of received
ID information is performed to information provider via cellular|
PA- KOKUSAI DENKI KK (KOKZ)|
NC- 001|
NP- 001|
PN- JP 10224842 A 19980821 JP 9740053 A 19970208 199844 B|
AN- <LOCAL> JP 9740053 A 19970208|
AN- <PR> JP 9740053 A 19970208|
FD- JP 10224842 A H04Q-007/14|
LA- JP 10224842(7)|
AB- <BASIC> JP 10224842 A

The pager (22) receives an ID information and paging service **offer**
information **transmitted** from an information provider (1) through a
paging switching unit (3) connected with a public telecommunication
network (2). A paging unit (8) stores the service **offer** information.
The **received** ID information are transmitted to an interface unit (9).

The belongingness of the ID information to the corresponding
service offer information is **judged** by the **interface** unit based on
which the received ID information is returned to the information
provider side via a cellular (11). The paging unit displays the stored
service offer information in a display panel of the information
provider after the normal returning of the ID information. Thus the
information provider confirms the reception of the information by the
paging unit.

ADVANTAGE - Enables **user** to **confirm** **information** reception
operation, reliably.

Dwg.1/9|

DE- <TITLE TERMS> PAGE; FUNCTION; INFORMATION; RECEPTION; CONFIRM; USER;
JUDGEMENT; ID; INFORMATION; CORRESPOND; SERVICE; OFFER; INFORMATION;
BASED; NORMAL; RETURN; RECEIVE; ID; INFORMATION; PERFORMANCE;
INFORMATION; CELLULAR|
DC- W05|
IC- <MAIN> H04Q-007/14|
IC- <ADDITIONAL> H04Q-007/38|
MC- <EPI> W05-A05C1|
FS- EPI||

8/4/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1998-116629/199811|
XR- <XRPX> N98-093541|
TI- Accounts transaction confirmation method employing automatic
transaction system in financial institution e.g. bank - involves
displaying information about foreign currency conversion which is
performed for input transaction amount of money as per demand by

Search Report from Ginger D. Roberts

customer|
PA- OKI ELECTRIC IND CO LTD (OKID)|
NC- 001|
NP- 001|
PN- JP 10003564 A 19980106 JP 96156992 A 19960618 199811 B|
AN- <LOCAL> JP 96156992 A 19960618|
AN- <PR> JP 96156992 A 19960618|
FD- JP 10003564 A G07D-009/00|
LA- JP 10003564(5)|
AB- <BASIC> JP 10003564 A

The method involves **judging** whether a **customer** has **account** in foreign countries other than his own country using counter information **received** from an automatic insertion **payment** machine. A **guiding** information for **judging** whether the transaction amount of money input by the customer, is converted into currency of foreign country are displayed on a screen, when the **customer** is **judged** to be a **person** having **account** in foreign countries other than his own country.

When the foreign currency conversion is demanded by the customer, foreign currency conversion for the transaction amount of money input by the customer, is carried out and are then displayed on the display unit.

ADVANTAGE - Improves transaction service to customer having account in foreign countries. Performs foreign currency conversion, correctly and exactly.

Dwg.1/4|

DE- <TITLE TERMS> ACCOUNT; TRANSACTION; CONFIRM; METHOD; EMPLOY; AUTOMATIC;
TRANSACTION; SYSTEM; FINANCIAL; INSTITUTION; BANK; DISPLAY; INFORMATION
; FOREIGN; CURRENCY; CONVERT; PERFORMANCE; INPUT; TRANSACTION; AMOUNT;
MONEY; PER; DEMAND; CUSTOMER|
DC- T01; T05|
IC- <MAIN> G07D-009/00|
IC- <ADDITIONAL> G06F-019/00|
MC- <EPI> T01-J05A1; T05-L03C1|
FS- EPI||
?

?t11/3,k/all

11/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014413624 **Image available**
WPI Acc No: 2002-234327/200229

E-mail account service method using mobile communication telephone number
Patent Assignee: BISTECH KOREA CO LTD (BIST-N)
Inventor: JANG Y
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
KR 2001099015 A 20011109 KR 200148280 A 20010810 200229 B

Priority Applications (No Type Date): KR 200148280 A 20010810
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
KR 2001099015 A 1 H04Q-007/24

Abstract (Basic):

... telephone number is provided to use a current subscribed mobile communication telephone number as an **E - mail** address and **offer** an **E - mail** account free.
... If a mobile communication telephone **number** is inputted(S110), it is **judged** whether **user confirmation** succeeds(S120). If the **user confirmation** succeeds, a **user** inputs a desired password and registers the password(S130). If the password is registered, a...

11/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014341513 **Image available**
WPI Acc No: 2002-162216/200221

Method for operating audio shopping mall by using web server and ars
Patent Assignee: CHOI H K (CHOI-I)
Inventor: CHOI H K
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
KR 2001088640 A 20010928 KR 200149246 A 20010816 200221 B

Priority Applications (No Type Date): KR 200149246 A 20010816
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
KR 2001088640 A 1 G06F-017/60

Abstract (Basic):

... a music over the phone(102), the user listening to a price or a singer **information** from the ARS(103), the **user determining** a purchase of the CD and pushing a corresponding button, the ARS requesting member data...
...requesting a payment approval number to a mobile phone payment server(106), the mobile phone **payment** server **transmitting** an approval number to the mobile phone of the user and the user inputting the...
...the ARS requesting a payment approval to the mobile phone payment server(108), and the **payment** server **transmitting** a completion of the purchase process to the user(109...

11/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014283652 **Image available**

WPI Acc No: 2002-104353/200214

Price competition method by internet auction and re-auction stages

Patent Assignee: CHO D H (CHOD-I)

Inventor: CHO D H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001079077	A	20010822	KR 200133037	A	20010612	200214 B

Priority Applications (No Type Date): KR 200133037 A 20010612

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001079077	A		1	G06F-017/60	

Abstract (Basic):

... information on products is outputted to bidders who want to make a bid(16). The **bidders confirm** the **information** (17). Prices for the products by stages are inputted and stored(18). A competitive pricing is started(19). It is judged whether a **bid stage bid** candidates **inputted** (20). It is judged whether a successful bid supporter(21). The bidders present prices for...

11/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014283602

WPI Acc No: 2002-104303/200214

Device for developing intermediate service system of building and re-bid method

Patent Assignee: KIM M W (KIMM-I)

Inventor: KIM M W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001079007	A	20010822	KR 200130929	A	20010601	200214 B

Priority Applications (No Type Date): KR 200130929 A 20010601

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001079007	A			G06F-017/60	

Abstract (Basic):

... client member registration page view for joining to a membership of a homepage before a **bid** registration. If the user **inputs** and clicks a new construction remodeling, a renovation, an interior, and total sample of a...
...clicks model inherent numbers according to samples in order, moving pictures are shown. If the **user** inputs a standard sample and **confirms** an inherent **number**, an area amount, a height, a material, a color, a design, and construction expenses of...

11/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX

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014239754 **Image available**

WPI Acc No: 2002-060454/200208

Intermediate transaction method applying payment certified check issued on the security of deposit of account of purchaser identified in electronic and real commerce

Patent Assignee: HONG S M (HONG-I)

Inventor: HONG S M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001070545	A	20010727	KR 200129152	A	20010517	200208 B

Priority Applications (No Type Date): KR 200129152 A 20010517

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001070545	A		1	G06F-017/60	

Abstract (Basic):

... a purchaser identified in an electronic and a real commerce is provided to increase the **number of participants** and times by **authenticating** a seller and a purchaser, and by ensuring that the price for a product can...
... the order is generated(540). The product is delivered(550). A mail for requesting a **payment** is **transmitted** (560). The price for the product is sent to the company(570). The price is...

11/3,K/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014203398 **Image available**

WPI Acc No: 2002-024095/200203

Payment system using mobile phone

Patent Assignee: AONEPROTECH CO LTD (AONE-N)

Inventor: JUNG J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001067931	A	20010713	KR 200118543	A	20010409	200203 B

Priority Applications (No Type Date): KR 200118543 A 20010409

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001067931	A		1	G06F-017/60	

Abstract (Basic):

... increase the security by enabling the user to input a password and a resident registration **number** which the **user** previously designated, thereby performing a **user authentication** .
... a payment through the mobile phone. The user inputs a password and a resident registration **number** of the **user** for **authenticating** a payment **authentication number** for a **user authentication** . In case that the password and the resident registration **number** inputted from the **user** are **confirmed** , the payment is processed. The feedback of the authentication number is performed. A **message** for confirming the **payment** is outputted. The payment is completed...

11/3,K/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014161656 **Image available**

WPI Acc No: 2001-645884/200174

Method for offering banking service with mobile terminal

Patent Assignee: R2C CO LTD (RTWO-N)

Inventor: KIM W H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001044830	A	20010605	KR 200116783	A	20010330	200174 B

Priority Applications (No Type Date): KR 200116783 A 20010330

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001044830	A	1	G06F-019/00	

Abstract (Basic):

... a user accessing a virtual account transfer server via a mobile network(S101), the virtual account transfer server determining if the user is a member or not(S103), the server enabling the user to input personal data...
...the server checking if the user selects a remittance(S121), the server executing a remittance routine (S123), the server executing a payment request if the user selects the payment request(S125, S127), the server executing a remittance...

11/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014137835 **Image available**

WPI Acc No: 2001-622046/200172

XRPX Acc No: N01-464369

User authentication method for electronic payment system, involves comparing payment log information received from user terminal corresponding to transmission of confirmation number, and information stored in server

Patent Assignee: YASUDA KINZOKU KOGYO KK (YASU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001250064	A	20010914	JP 200180294	A	20010321	200172 B

Priority Applications (No Type Date): JP 200180294 A 20010321

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001250064	A	6	G06F-017/60	

User authentication method for electronic payment system, involves comparing payment log information received from user terminal corresponding to transmission of confirmation number, and information stored in server

Abstract (Basic):

... A user terminal transmits payment log information (5) corresponding to a confirmation number transmitted from a server (1). The user terminal is authenticated only when the payment log information received from the terminal is in accord with the information stored in server. The server and the terminal exchanges, deletes and adds information about the confirmation number, after confirming user authentication.

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... For **user authentication** using payment log **information** for electronic payment system using integrated circuit (IC) card, electronic wallet...

... Performs authentication without using a password or a confidential key. Changes payment log **information** only after **confirming user authentication**, thereby improving transaction security...

11/3,K/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014092314 **Image available**

WPI Acc No: 2001-576528/200165

System for managing information of individual credit card and paying bill with duplicate security

Patent Assignee: LEE J H (LEEJ-I)

Inventor: LEE J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001035418	A	20010507	KR 20016887	A	20010213	200165 B

Priority Applications (No Type Date): KR 20016887 A 20010213

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001035418	A		1	G06F-017/60	

Abstract (Basic):

... ciphered payment information is sent to the server(B7). The server decodes the ciphered payment **information** (B8). The server **identifies** the **user** referring to an **authentication** document(B9), and then completes the **payment** (B10). The server sends the **information** of the **payment confirmed** to the **user** computer(B11...

11/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

012325541 **Image available**

WPI Acc No: 1999-131648/199911

XRPX Acc No: N99-095945

Transaction processor in automated hotel reservation system - retrieves data stored in agent, hotel memories and generates reservation documents comprising hotel document set and customer document set

Patent Assignee: FELDMAN R (FELD-I)

Inventor: FELDMAN R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5864818	A	19990126	US 9328	A	19930104	199911 B
			US 95513677	A	19950802	

Priority Applications (No Type Date): US 9328 A 19930104; US 95513677 A 19950802

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5864818	A		9	G06F-153/02	Cont of application US 9328

...Abstract (Basic): room rate and room availability information of a hotel. A travel agent database (38) stores **data** **identifying** a

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travel agent. A **customer** database (40) stores **data** relating to a customer and the preferred dates of travel. The data stored in each...

...ADVANTAGE - Processes hotel reservations from travel agent and users.
Sends different fax confirmation letters and **payment** orders to hotels, travel agents, banks etc. DESCRIPTION OF DRAWING(S) - The figure shows the...

11/3,K/11 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011206592 **Image available**
WPI Acc No: 1997-184516/199717
XRPX Acc No: N97-152037

Automatic change contract system used for payment of e.g. tax, water service, gas, electricity, broadcast, communication - has automatic change contract unit which produces automatic change contract data of checked claim data of claimant and checked attribute data of payer

Patent Assignee: FUJITSU LTD (FUIT)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9044578	A	19970214	JP 95198354	A	19950803	199717 B

Priority Applications (No Type Date): JP 95198354 A 19950803

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 9044578 A 11 G06F-019/00

...Abstract (Basic): The system has a claim data input unit (101) which **inputs** the recording bottom **payment** claim data into a medium. The claim data of a claimant who stores the **payment** claim data **input** by a payer in a claim data storage unit is confirmed by a claim data...

...payer code number is input to a customer data storage unit (204) by which input **data** is **confirmed** by a **customer data confirmation** unit (203...

11/3,K/12 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011079401 **Image available**
WPI Acc No: 1997-057325/199706
XRPX Acc No: N97-047197

Charge system for information providing terminal e.g. karaoke appts - obtains billing information which is stored in hard disk and receives music data through first communication control unit

Patent Assignee: BROTHER KOGYO KK (BRER); XING INC (XING-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 8305757	A	19961122	JP 95108629	A	19950502	199706 B

Priority Applications (No Type Date): JP 95108629 A 19950502

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 8305757 A 16 G06F-017/60

...Abstract (Basic): USE/ADVANTAGE - For game appts set up in game center,

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shopping center. Identifies user receiving information and accordingly fee payment processing is carried out

11/3,K/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011013556 **Image available**

WPI Acc No: 1996-510506/199651

XRPX Acc No: N96-430375

Automatic ticket issuing system e.g. for airline or travel ticket - has machine which has printer for outputting desired transaction details on reading card and receiving user payment and ID verification data from central data bank

Patent Assignee: ZEN NIPPON KUYU KK (ZENN-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 8263703	A	19961011	JP 9560723	A	19950320	199651 B

Priority Applications (No Type Date): JP 9560723 A 19950320

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 8263703	A		3	G07B-001/00	

... has machine which has printer for outputting desired transaction details on reading card and receiving user payment and ID verification data from central data bank

11/3,K/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010563071 **Image available**

WPI Acc No: 1996-060024/199607

XRPX Acc No: N96-050049

Information offering system using telephone lines - uses centre receiving request and ID before transmitting information authorising access to data stored on CD-ROM to user terminal

Patent Assignee: SONY CORP (SONY)

Inventor: KURIHARA A

Number of Countries: 005 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 691762	A2	19960110	EP 95304686	A	19950704	199607 B
JP 8023315	A	19960123	JP 94156863	A	19940708	199613
EP 691762	A3	19971217	EP 95304686	A	19950704	199818
US 5784609	A	19980721	US 95499452	A	19950707	199836

Priority Applications (No Type Date): JP 94156863 A 19940708

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 691762	A2	E	13	H04H-001/02	
Designated States (Regional): DE FR GB					
JP 8023315	A		8	H04H-001/02	
EP 691762	A3			H04H-001/02	
US 5784609	A			H04L-009/32	

...Abstract (Basic): The system includes a centre which offers information and a user terminal which receives the offer of information from the centre. The centre includes an information storage device e.g. CD

...

...When the **user ID** is **determined** to be legitimate by the centre,
access authorising information which authorises the user to access...

11/3,K/15 (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010256127 **Image available**
WPI Acc No: 1995-157382/199521
XRPX Acc No: N95-124024

Electronic message handling apparatus - receives message from user and is supplied via computer-controlled speech processor for storage in hard disk in response to signal from payment collector

Patent Assignee: CHEN C (CHEN-I); TUNG C (TUNG-I); YU T (YUTT-I)

Inventor: CHEN C; TUNG C; YU T

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2283357	A	19950503	GB 9322070	A	19931026	199521 B
GB 2283357	B	19970618	GB 9322070	A	19931026	199727

Priority Applications (No Type Date): GB 9322070 A 19931026

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
GB 2283357	A	19	G07F-017/16	
GB 2283357	B		G07F-017/16	

...Abstract (Basic): in a memory (23) e.g. hard disk in response to a signal from the **payment** collecting device (14). The **message** may be subsequently restored and replayed. The user input unit (15) is used to select the recording or playback mode and to designate mailbox **numbers**, **identifying** particular **users** and possibly access codes...

...Abstract (Equivalent): An electronic message handling apparatus, comprising a housing, a **payment** collecting device and a user **input** unit mounted operatively on the housing, the payment collecting device generating an activating signal upon...

...devices, and a computer unit mounted operatively inside the housing and connected to the user **input** unit, the **payment** collecting device and the speech processor circuit, the computer unit including a memory unit and being activated by the activating signal from the **payment** collecting device, the user **input** unit being operated so as to operate selectively the computer unit in a message recording...

11/3,K/16 (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

009270951 **Image available**
WPI Acc No: 1992-398363/199248
XRPX Acc No: N92-303938

Fraudulent prevention system for credit card - uses encryption algorithm to generate first encoded text from card number and password supplied by user

Patent Assignee: DAHBURA A S (DAHB-I)

Inventor: DAHBURA A S

Number of Countries: 002 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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Search Report from Ginger D. Roberts

US 5163098	A	19921110	US 90578336	A	19900906	199248	B
GB 2264377	A	19930825	GB 923296	A	19920217	199334	N
GB 2264377	B	19951115	GB 923296	A	19920217	199549	

Priority Applications (No Type Date): US 90578336 A 19900906; GB 923296 A 19920217

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5163098	A		12	H04K-001/00	
GB 2264377	A		23	G07F-019/00	
GB 2264377	B		1	G07F-019/00	

...Abstract (Basic): card system uses an encryption algorithm to generate a first encoded text from the card **number** and a passwork supplied by the **user**. The card **user** is **verified** by comparison of the first encoded text with an encoded text recorded on the card...

...To **receive payment**, the merchant presents the receipt to the credit card center. The credit card center generates...

11/3,K/17 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008373437 **Image available**

WPI Acc No: 1990-260438/199034

XRPX Acc No: N90-201722

Automated order and payment system e.g. for customer transactions - has central computer system with storage and processing capability prod.-service ID system and order terminal

Patent Assignee: GOROG J M (GORO-I); VISA INT SERVICE ASSOC (VISA-N); VISA INT INC (VISA-N); ARBOR INT INC (ARBO-N); US ORDER INC (USOR-N)

Inventor: GOROG J M

Number of Countries: 016 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4947028	A	19900807	US 88221536	A	19880719	199034 B
EP 446500	A	19910918	EP 90302004	A	19900226	199138 N
CA 2010846	A	19910823				199145 N
US 4947028	B	19930608	US 88221536	A	19880719	199324
CA 2010846	C	19951031	CA 2010846	A	19900223	199603 N
EP 446500	B1	19990414	EP 90302004	A	19900226	199919 N
DE 69033053	E	19990520	DE 633053	A	19900226	199926 N
			EP 90302004	A	19900226	

Priority Applications (No Type Date): US 88221536 A 19880719; EP 90302004 A 19900226; DE 633053 A 19900226

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 4947028	A		11		
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EP 446500	A		11	G06F-015/24	
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Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

US 4947028	B		3	G06F-007/08	
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EP 446500	B1 E			G06F-017/60	
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU NL SE

DE 69033053	E			G06F-017/60	Based on patent EP 446500
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CA 2010846	C			G06F-017/60	
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...Abstract (Equivalent): The automated order and **payment** system **receives** information about the product/services to be ordered by means of signals generated by scanning...

...or services from the desired company are in fact available. The Central

Search Report from Ginger D. Roberts

Computer System also **verifies** the credit worthiness of the **consumer**
by searching credit **data** bases...

11/3,K/18 (Item 18 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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008337645 **Image available**
WPI Acc No: 1990-224646/199029
Related WPI Acc No: 1991-164390; 1991-164395; 1991-164396; 1992-323587
XRPX Acc No: N90-174269

**Document vending system for mailing labels to customer requirements -
supplies documents when correct payment has been made and can print
information as requested**

Patent Assignee: POSTAL BUDDY CORP (POST-N); AUTOMATED PRINTING MACHINES
LLC (AUTO-N); AUTOMATED PRINTING MACHINES INC (AUTO-N); WELCOME LABELS
CORP (WELC-N); GOODMAN S R (GOOD-I)

Inventor: GOODMAN S R

Number of Countries: 033 Number of Patents: 013

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9007166	A	19900628				199029 B
CA 2001683	A	19900613				199035
AU 9047538	A	19900710				199039
US 5029099	A	19910702	US 88284065	A	19881213	199129
US 5038293	A	19910806	US 88284065	A	19881213	199134
			US 90580323	A	19900910	
EP 448601	A	19911002	EP 90900560	A	19891121	199140
JP 4504476	W	19920806	WO 89US5364	A	19891121	199229
			JP 90500768	A	19891121	
AU 637993	B	19930617	AU 9047538	A	19891121	199331
EP 448601	A4	19920226	EP 90900560	A	19900000	199521
EP 448601	B1	19950614	WO 89US5364	A	19891121	199528
			EP 90900560	A	19891121	
DE 68923091	E	19950720	DE 623091	A	19891121	199534
			WO 89US5364	A	19891121	
			EP 90900560	A	19891121	
ES 2076355	T3	19951101	EP 90900560	A	19891121	199550
US 5038293	B1	19960820	US 88284065	A	19881203	199639
			US 90580323	A	19900910	

Priority Applications (No Type Date): US 88284065 A 19881213; US 90580323 A
19900910

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9007166	A				
					Designated States (National): AU BB BG BR DK FI HU JP KP KR LK MC MG MW NO RO SD SU US
					Designated States (Regional): AT BE CH DE ES FR GB IT LU NL OA SE
US 5038293	A				Cont of application US 88284065
EP 448601	A				
					Designated States (Regional): AT BE CH DE ES FR GB IT LI LU NL SE
JP 4504476	W				Based on patent WO 9007166
AU 637993	B			G07F-001/70	Previous Publ. patent AU 9047538
					Based on patent WO 9007166
EP 448601	B1 E	21		G07F-017/26	Based on patent WO 9007166
					Designated States (Regional): AT BE CH DE ES FR GB IT LI LU NL SE
DE 68923091	E			G07F-017/26	Based on patent EP 448601
					Based on patent WO 9007166
ES 2076355	T3			G07F-017/26	Based on patent EP 448601
US 5038293	B1	1		G06F-017/00	Cont of application US 88284065

Search Report from Ginger D. Roberts

...Abstract (Equivalent): within the document indicia area; verification means responsive to receipt of payment and to the **user** activated document input means for **determining** the **number** of customised documents to be produced and for generating a verification signal indicative that the...

...payment for the determined number of customised documents to be produced; means responsive to the **verification** signal for retrieving the **user** composed customised **information** ; and printer means (19) responsive to the retrieved customised information for transferring it to customised...

...the document type information for generating a cost determination signal; means responsive to the cost **determination** signal for supplying the **user** with cost **information** for producing at least one customised document selected by the user...

...Abstract (Equivalent): A unit generates signals indicative of **payment** being **received** for producing the customised document. A laser print transfers customised information to document paper stock before the processed customised information is retrieved upon indication of **payment** being **received** . The retrieved information is supplied to the printer causing the printer to deposit indicia on...

11/3,K/19 (Item 19 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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008291940 **Image available**
 WPI Acc No: 1990-178941/199023
 XRPX Acc No: N90-139070

Automatic fee collecting and receipt dispensing system - used for paying for local and-or national authority services requiring specific types of printed receipts

Patent Assignee: INTELLECTUAL TECHNOLOGY INC (INTE-N); AMERICAN REGISTRATION SYSTEMS INC (AMRE-N); AMER REGISTRATION S (AMRE-N)

Inventor: ROUSSEFF C M; WINN R K

Number of Countries: 014 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9005341	A	19900517				199023 B
CA 2001887	A	19900501				199026
AU 8944890	A	19900528				199035
US 4970655	A	19901113	US 88265762	A	19881101	199048
EP 441823	A	19910821	EP 89912021	A	19891016	199134
EP 441823	A4	19940317	EP 89912021	A		199525
EP 441823	B1	19970702	EP 89912021	A	19891016	199731
			WO 89US4633	A	19891016	
DE 68928147	E	19970807	DE 628147	A	19891016	199737
			EP 89912021	A	19891016	
			WO 89US4633	A	19891016	
CA 2001887	C	20010821	CA 2001887	A	19891031	200154

Priority Applications (No Type Date): US 88265762 A 19881101

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9005341 A
 Designated States (National): AU JP
 Designated States (Regional): AT BE CH DE FR GB IT LU NL SE
 EP 441823 A
 Designated States (Regional): DE FR GB IT
 EP 441823 B1 E 19 G06F-015/00 Based on patent WO 9005341
 Designated States (Regional): DE FR GB IT

Search Report from Ginger D. Roberts

DE 68928147 E G06F-015/00 Based on patent EP 441823
Based on patent WO 9005341
CA 2001887 C E G06F-015/00

...Abstract (Basic): to a remote database (31), containing transaction and fee information which is compared with the **information** input by the **customer** so that the transaction can be **verified** and approved. The computer is also linked (36) to the credit card network (38) to...
...Abstract (Equivalent): comprises an outer housing with a customer interface for displaying information to a customer and **receiving** customer **input** and fee **payment**, a dispenser assembly in the housing for storing forms specific to the transaction having pre...

11/3,K/20 (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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007058198
WPI Acc No: 1987-058195/198709
XRPX Acc No: N87-044091

Disallowing method for extension of telephone call through network - using toll network with data base to determine billing status of customer and disallowing if in delinquent status list
Patent Assignee: AMERICAN TELEPHONE & TELEGRAPH CO (AMTT)
Inventor: FODALE J V
Number of Countries: 006 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 212654	A	19870304	EP 86111774	A	19860626	198709 B
JP 62053554	A	19870309				198715
US 4756020	A	19880705	US 87117392	A	19871102	198829
CA 1252861	A	19890418				198920
EP 212654	B1	19931027	EP 86111774	A	19860826	199343
DE 3689214	G	19931202	DE 3689214	A	19860826	199349
			EP 86111774	A	19860826	

Priority Applications (No Type Date): US 85771557 A 19850830

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 212654	A	E	17		
Designated States (Regional): DE GB SE					
US 4756020	A		17		
EP 212654	B1	E	21	H04M-003/42	
Designated States (Regional): DE GB SE					
DE 3689214	G			H04M-003/42	Based on patent EP 212654

... **using toll network with data base to determine billing status of customer and disallowing if in delinquent status list**

...Abstract (Equivalent): a system (103) connected to said calling **customer** line **determines** a **customer** billing **number** of said **customer** line (151...
...Abstract (Equivalent): number involved with the call is in a list of billing numbers having a delinquent **payment** status, a "deny call" reply **message** is returned to the toll office to disallow the extension of the call through the...

11/3,K/21 (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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Search Report from Ginger D. Roberts

004592809

WPI Acc No: 1986-096153/198615

XRPX Acc No: N86-070470

World trade exchange system - has central exchange host in satellite communication with local commodity exchanges

Patent Assignee: SIBLEY H C (SIBL-I)

Inventor: SIBLEY H C

Number of Countries: 004 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2165421	A	19860409	GB 8524010	A	19850930	198615 B
FR 2571520	A	19860411				198621
JP 61166242	A	19860726	JP 85221159	A	19851005	198636
US 4677552	A	19870630	US 84658360	A	19841005	198728
GB 2165421	B	19881207				198849

Priority Applications (No Type Date): US 84658360 A 19841005

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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GB 2165421	A		16		
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...Abstract (Equivalent): whereupon the central exchange host receives from and transmits to each local exchange the trading **data** representing **user** bids and offers and **identifies** each of the local exchanges by recognising the first code and identifies the user terminals...

...Abstract (Equivalent): can request and receive data representing marketing information directly from the central exchange host and **transmit** data representing **bids** and **offers** to any other user terminal around the world through the local exchanges and the host...

11/3,K/22 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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07195109 **Image available**

SYSTEM AND METHOD FOR ACCOUNT MANAGEMENT, RECORDING MEDIUM WITH ACCOUNT MANAGING PROGRAM RECORDED THEREON, AND BACKUP DEVICE

PUB. NO.: 2002-063514 [JP 2002063514 A]

PUBLISHED: February 28, 2002 (20020228)

INVENTOR(s): YOSHIYAMA AKIRA

APPLICANT(s): NEC CORP

APPL. NO.: 2000-251489 [JP 2000251489]

FILED: August 22, 2000 (20000822)

ABSTRACT

PROBLEM TO BE SOLVED: To provide an account update **information** notification system which enables a **user** to immediately **confirm** the update of an **account** when an update of account occurs.

SOLUTION: The account management system 1a of the bank...

... information storage means 4 which stores account information including the balance of the account, a **payment** request receiving means 2 which **receives** a request for **payment** from the account that the user has issued from a credit company 6a being the issue source of a credit card that the user has, and a **payment** information **sending** means 5 which can **sends** **payment** information including that the **reception** of the **payment** request by the **receiving** means to a communication means 7 that the user has; and the update means updates the account information stored in the account information storage means on the basis of the **payment** request on condition that the **receiving** means has received the **payment** request and the **payment** information **sending** means **sends** the **payment**

information to the communication means that the user has.

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11/3,K/23 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07181379 **Image available**
MERCHANDISE TRANSACTION MANAGEMENT SYSTEM USING THE INTERNET

PUB. NO.: 2002-049770 [JP 2002049770 A]
PUBLISHED: February 15, 2002 (20020215)
INVENTOR(s): KAJINAMI NOBUHIRO
APPLICANT(s): VECTOR INC
APPL. NO.: 2000-233587 [JP 2000233587]
FILED: August 01, 2000 (20000801)

ABSTRACT

... via e-mail and allows the user who receives the information to perform transaction in **receiving** an **offer** from the user.

SOLUTION: A merchandise transaction managing device for performing merchandise or information transaction...

... information necessary to transaction is received and a transaction confirmation step, in which transaction permission **information** is transmitted to the **user** by e-mail, when **authentication** of transaction confirmation is obtained.

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11/3,K/24 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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07173632 **Image available**
ELECTRONIC PAYMENT SYSTEM AND ELECTRONIC METHOD

PUB. NO.: 2002-042019 [JP 2002042019 A]
PUBLISHED: February 08, 2002 (20020208)
INVENTOR(s): MASAKI HIROYUKI
TANIGUCHI TOMOHIRO
APPLICANT(s): KYOCERA COMMUNICATION SYSTEMS CO LTD
ADVANCED CONSULTING NETWORK KK
APPL. NO.: 2000-222643 [JP 2000222643]
FILED: July 24, 2000 (20000724)

ABSTRACT

...using state of a user.

SOLUTION: In this electronic payment system 10 for performing electronic **payment** by **inputting** correct user identification information, the system is characterized by having a user identification storage means...

... user identification information stored in the user identification storage means 22 and permitting the electronic **payment** when **judging** that the **inputted user identification information** is correct and a payment information storage means 22 for storing information on the electronic...

11/3,K/25 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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07173478 **Image available**
APPARATUS FOR REGISTERING EXHIBIT TO AUCTION, COMMUNICATION TERMINAL FOR
BIDDING AND AUCTION SYSTEM

PUB. NO.: 2002-041865 [JP 2002041865 A]
PUBLISHED: February 08, 2002 (20020208)
INVENTOR(s): MIZUTA TAKAYOSHI
YOKOGAWA YASUSHI
KONNO MICHIIRO
APPLICANT(s): TOSHIBA TEC CORP
MITSUBISHI CORP
TECHNO SUTARION KK
APPL. NO.: 2000-225553 [JP 2000225553]
FILED: July 26, 2000 (20000726)

ABSTRACT

...the article code recorded on the article tag and when a participant code and a **bidding** price are **inputted**, **transmits** that article code, the participant code and the bidding price to an auction processor 16...

... price thereof for each article code. On the basis of the information in this bidding **information** file 19, a successful **bidder** is automatically **determined** for each auction target article.

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11/3,K/26 (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07164236 **Image available**
ELECTRONIC AUCTION MEDIATION SYSTEM

PUB. NO.: 2002-032620 [JP 2002032620 A]
PUBLISHED: January 31, 2002 (20020131)
INVENTOR(s): SASAMURA YOSHITAKA
APPLICANT(s): NISSIN ELECTRIC CO LTD
APPL. NO.: 2000-219497 [JP 2000219497]
FILED: July 19, 2000 (20000719)

ABSTRACT

... list. When an electronic mail indicating a bid price is returned, the medication system 4 **transmits** an electronic mail including this **bid** price to persons of the mailing list. When the number of return mails exceeds a...

... of broadcasting mails correspondingly to a certain return mails and transmits a broadcasting mail to **users** who have already bid and **users** **determined** by random **numbers**.

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11/3,K/27 (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO
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07139547 **Image available**

PAYMENT AND DELIVERY PROCESSING METHOD FOR ELECTRONIC COMMERCE AND
RECORDING MEDIUM RELATED THERETO

PUB. NO.: 2002-007919 [JP 2002007919 A]
PUBLISHED: January 11, 2002 (20020111)
INVENTOR(s): KIM KI YEOL
APPLICANT(s): E NET CO LTD
APPL. NO.: 2001-129089 [JP 20011129089]
FILED: April 26, 2001 (20010426)
PRIORITY: 00 200022977 [KR 200022977], KR (Korea) Republic of, April
28, 2000 (20000428)
00 200023144 [KR 200023144], KR (Korea) Republic of, April
29, 2000 (20000429)

ABSTRACT

... a payment and delivery processing method for electronic commercial transaction in which a consumer selectively **inputs** installment **payment**, a number of **payment** means and a number of pieces of delivery information in the **input** of **payment** information in an electronic commerce, and a computer-readable recording medium with a program for...

... delivery processing method for electronic commerce comprises the first step of an Internet shopping mall **confirming** the member **information** inputted by a **user**; the second step of displaying a commodity list on the web browser of the user...

...notifying the user of the delivery, and completing the delivery; and the fifth step of **receiving** the **payment** of the residual amount of the delivery- completed commodity from the user.

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11/3,K/28 (Item 7 from file: 347)
DIALOG(R)File 347:JAPIO
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07129455 **Image available**
PERSONAL INFORMATION MANAGEMENT SYSTEM

PUB. NO.: 2001-357125 [JP 2001357125 A]
PUBLISHED: December 26, 2001 (20011226)
INVENTOR(s): NAKANO KAZUhide
APPLICANT(s): NAKANO KAZUhide
APPL. NO.: 2000-216666 [JP 2000216666]
FILED: June 13, 2000 (20000613)

ABSTRACT

... on contents regarding an individual's schedule, records of association with friends, health conditions, the **payment** and **reception** of money, or a schedule.

SOLUTION: This system includes a means which provides WWW services, a means which dynamically creates HTML or XHTML documents, a **user confirming** means, a recording means which records **information** on users accessing the system, an AS (application server) access means using a communication line...

... recording contents, etc., regarding the individual's schedule, records of association with friends, health conditions, **payment** and **reception** of money, and schedule.

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11/3,K/29 (Item 8 from file: 347)

DIALOG(R)File 347:JAPIO

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07104032 **Image available**

AUCTION SYSTEM

PUB. NO.: 2001-331689 [JP 2001331689 A]
PUBLISHED: November 30, 2001 (20011130)
INVENTOR(s): OKADA YUICHIRO
APPLICANT(s): MITSUBISHI ELECTRIC INFORMATION SYSTEMS CORP
APPL. NO.: 2000-146590 [JP 2000146590]
FILED: May 18, 2000 (20000518)

ABSTRACT

...information, client computers 30A, 30B, and 30C which obtain and display the article information and **send bid** information to a network, and an auction managing server 20 which carries out bidding and...

...a user information database, and registers bit information from a client computer in a bid **information** table in such a case, thereby **determining** a successful **bidder** according to the article **information** and bid information. Consequently, a series of auction processes from the notification of the opening...

11/3,K/30 (Item 9 from file: 347)

DIALOG(R)File 347:JAPIO

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07097741 **Image available**

SYSTEM AND METHOD FOR INFORMATION PROCESSING, AND RECORDING MEDIUM WITH RECORDED INFORMATION PROCESSING PROGRAM RUNNING ON COMPUTER

PUB. NO.: 2001-325397 [JP 2001325397 A]
PUBLISHED: November 22, 2001 (20011122)
INVENTOR(s): SASAKI HIDEMASA
APPLICANT(s): EVNET CO LTD
APPL. NO.: 2000-193040 [JP 2000193040]
FILED: June 27, 2000 (20000627)
PRIORITY: 2000-064195 [JP 200064195], JP (Japan), March 08, 2000 (20000308)

ABSTRACT

...processing system which outputs advertisement information as to a seller that a user selects and **receives** questionnaire (quiz) answer information, **offers** prizes on prize participation condition that the user selects at least one of plural sellers...

... hereinafter 'select information') showing which seller the user selects so that it corresponds to user **information** received from the **user** and a lot drawing means which **determines** the winning probability of each **user** so that the winning probability increases when more sellers are selected and selects and stores...

11/3,K/31 (Item 10 from file: 347)

DIALOG(R)File 347:JAPIO

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07091347 **Image available**

SYSTEM AND METHOD FOR ISSUING ELECTRONIC CERTIFICATE, AND RECORDING MEDIUM WITH RECORDED PROGRAM FOR ISSUING ELECTRONIC CERTIFICATE

Search Report from Ginger D. Roberts

PUB. NO.: 2001-319003 [JP 2001319003 A]
PUBLISHED: November 16, 2001 (20011116)
INVENTOR(s): YAMAGA HIROYUKI
APPLICANT(s): NEC CORP
APPL. NO.: 2000-136145 [JP 2000136145]
FILED: May 09, 2000 (20000509)

ABSTRACT

... confirming the applicant is securely the very person and to eliminate applicant's inconvenience in **payment** .

SOLUTION: The applicant **sends** personal data and an electronic certificate issue request from an applicant terminal 2 to an...

... the authentication office computer 1 through a store terminal 3 and receives it. The store **confirms** that the applicant is the very **person** according to the personal **data** and an identification card, receives the charge for the issue, and sends an electronic certificate...

11/3,K/32 (Item 11 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07055408 **Image available**
SYSTEM AND METHOD FOR AUCTION AND AUCTION DEVICE

PUB. NO.: 2001-283043 [JP 2001283043 A]
PUBLISHED: October 12, 2001 (20011012)
INVENTOR(s): FUJIWARA YASUHISA
MATSUEDA NOBUAKI
APPLICANT(s): TOYOTA MOTOR CORP
APPL. NO.: 2000-093255 [JP 200093255]
FILED: March 30, 2000 (20000330)

ABSTRACT

... mutually through the network, a server computer 12 successively lower the price of merchandise and **receives bidding** requests from respective client computers 14 to 20. When plural bidding requests occur at some price, one of the bidding persons is decided to be successful at the **bidding** price and the computer 12 **transmits** successful **bid** **confirming** **information** to the successfully bidding **person** . The auction is finished when a successfully bidding processing is completed.

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11/3,K/33 (Item 12 from file: 347)
DIALOG(R)File 347:JAPIO
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07022438 **Image available**
PAYMENT SYSTEM, FINANCIAL INSTITUTION CENTER, PAYMENT SOURCE CENTER AND PAYMENT METHOD

PUB. NO.: 2001-250070 [JP 2001250070 A]
PUBLISHED: September 14, 2001 (20010914)
INVENTOR(s): HISHINUMA NOBORU
ONO TSUNEHICO
NAKANOMORI KENICHI
SHIBATA ATSUSHI
APPLICANT(s): NTT DATA CORP

Search Report from Ginger D. Roberts

APPL. NO.: 2000-060753 [JP 200060753]
FILED: March 06, 2000 (20000306)

ABSTRACT

... for managing the account information of user accepts the request of money to be paid, **person** himself (herself) **confirmation information**, payment source **information** and payment notice number of the payment notice of a processing target from communication equipment 1. The financial institution system 3 checks the accepted **person** himself **confirmation information** and when the checked result is proper, the check of the **received payment** notice number is requested to an enterprise center 5 specified by the payment source information...

11/3,K/34 (Item 13 from file: 347)
DIALOG(R)File 347:JAPIO
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06968073 **Image available**
AUTOMATIC VENDING MACHINE AND PORTABLE TELEPHONE PAYMENT SYSTEM

PUB. NO.: 2001-195642 [JP 2001195642 A]
PUBLISHED: July 19, 2001 (20010719)
INVENTOR(s): SHIRASAKI MASATOSHI
APPLICANT(s): SKY COM KK
APPL. NO.: 2000-005543 [JP 20005543]
FILED: January 14, 2000 (20000114)

ABSTRACT

... displays the telephone number of a portable-telephone side payment server 1 and a payment ID uniquely specifying a charge. A **user** who has **confirmed** the display connects the portable- telephone side payment server 1 through the portable telephone 3 and **sends a payment ID** constituted by the charge. The portable-telephone side **payment server 1 sends the payment ID** to a service-side **payment server 5** together with a **sender ID** specifying the portable telephone 3 of the user obtained at the time of the...

11/3,K/35 (Item 14 from file: 347)
DIALOG(R)File 347:JAPIO
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06967908 **Image available**
INFORMATION PROCESSOR, INFORMATION PROCESSING METHOD, INFORMATION PROCESSING SYSTEM AND PROVIDING MEDIUM

PUB. NO.: 2001-195477 [JP 2001195477 A]
PUBLISHED: July 19, 2001 (20010719)
INVENTOR(s): YAMASHITA JUNICHI
ASANO KOJI
YAMADA KEIICHI
APPLICANT(s): SONY CORP
APPL. NO.: 2000-005559 [JP 20005559]
FILED: January 14, 2000 (20000114)

ABSTRACT

...electronic settlement from a transaction destination to a user.

SOLUTION: A transaction destination server 5 **transmits a payment request** corresponding to the user to a server 3. The server 3, **receiving the payment**, request calls for a portable terminal 1 that the designated user has via the nearest repeating station 2 and **transmits payment**

request information from the transaction destination server 5. In the portable terminal 1 **receiving** the **payment** request, the user operates an **input** device, inputs electronic settlement information and individual certification information and transmits it to the server 3 from the nearest repeating station 2 via a network. The server 3 receiving **information** judges if **customer** certification **information** is correct by a **customer** certification part. When it is **judged** to be correct, a **data** base is accessed, an electronic settlement processing is performed and information of the data is...

11/3,K/36 (Item 15 from file: 347)
DIALOG(R)File 347:JAPIO
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06915446 **Image available**
SYSTEM AND METHOD FOR ELECTRONIC COMMERCE

PUB. NO.: 2001-142982 [JP 2001142982 A]
PUBLISHED: May 25, 2001 (20010525)
INVENTOR(s): LEE DONG-SAN
APPLICANT(s): PAYGATE INC
APPL. NO.: 2000-305561 [JP 2000305561]
FILED: October 04, 2000 (20001004)
PRIORITY: 99 9942679 [KR 9942679], KR (Korea) Republic of, October 04, 1999 (19991004)

ABSTRACT

... The financial network receives the transaction approval demand of the payment gateway and the order **information** of the **buyer** , **confirms** the order **information** of the **buyer** , **determines** whether or not the transaction of the buyer is to be approved and **transmits** the approved result to the **payment** gateway.

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11/3,K/37 (Item 16 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

06729397 **Image available**
SYSTEM FOR RECEIVING MERCHANDISE ORDER, RECOVERING COST AND DISTRIBUTING MERCHANDISE DISPATCH INFORMATION

PUB. NO.: 2000-315239 [JP 2000315239 A]
PUBLISHED: November 14, 2000 (20001114)
INVENTOR(s): MIYAYAMA NAOYUKI
APPLICANT(s): MIYAYAMA NAOYUKI
APPL. NO.: 11-124471 [JP 99124471]
FILED: April 30, 1999 (19990430)

ABSTRACT

...form, a bill output part 21 to print the bill together with bar codes to **judge** order **information** including the specified **customer** and the amount among the customer **information** by a summing up and analyzing part, a means to erase bill information for **payment** information to be **transmitted** by using the bar codes and a means to give a dispatch instruction of the...

11/3,K/38 (Item 17 from file: 347)
DIALOG(R)File 347:JAPIO

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06527312 **Image available**
SYSTEM AND METHOD FOR CREDIT CONTRACT

PUB. NO.: 2000-113033 [JP 2000113033 A]
PUBLISHED: April 21, 2000 (20000421)
INVENTOR(s): KAJI TOSHIHIKO
 KUROSAWA YOSHIKI
 WAKABAYASHI HIKARI
 OBARA TAKAYUKI
 ISHII DAISUKE
 OKETANI KOJI
APPLICANT(s): FUJITSU LTD
 ORIENT CORP
APPL. NO.: 10-280740 [JP 98280740]
FILED: October 02, 1998 (19981002)

ABSTRACT

...himself (herself) confirmation and contract preparation by on-line.

SOLUTION: Based on the condition of **payment inputted** by a member concerning the mount of a purchased commodity and a charge rate reported...
... person himself (herself) by an IC card owned by the member and based on this **person confirmation**, personal **information** required for the credit contract is acquired from a host system. A contract application part 44 applies the credit contact by **transmitting** the **payment** condition determined by the payment condition determining part 40 and the personal information confirmed by...

11/3,K/39 (Item 18 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

06089674 **Image available**
ELECTRONIC MONEY CARD, ELECTRONIC MONEY **RECEPTION / PAYMENT** MACHINE AND
ELECTRONIC MONEY CARD EDITING DEVICE

PUB. NO.: 11-031190 [JP 11031190 A]
PUBLISHED: February 02, 1999 (19990202)
INVENTOR(s): YANAGIHARA YASUSHI
 HAYAMI CHIE
APPLICANT(s): HITACHI LTD
APPL. NO.: 10-118131 [JP 98118131]
FILED: April 28, 1998 (19980428)
PRIORITY: 09122514 [JP 979122514], JP (Japan), May 13, 1997 (19970513)

ELECTRONIC MONEY CARD, ELECTRONIC MONEY **RECEPTION / PAYMENT** MACHINE AND
ELECTRONIC MONEY CARD EDITING DEVICE

ABSTRACT

...213, 217 and 221 showing an upper limit for extracting electronic money.
CPU 202 compares **individual ID identifying** the **user**, and the input of the use target of electronic money with individual ID 211 in...

11/3,K/40 (Item 19 from file: 347)
DIALOG(R)File 347:JAPIO
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05692786 **Image available**
TELEGRAM TRANSMISSION METHOD BY COMPUTER NETWORK

Search Report from Ginger D. Roberts

PUB. NO.: 09-307586 [JP 9307586 A]
PUBLISHED: November 28, 1997 (19971128)
INVENTOR(s): KIMURA KATSUMI
APPLICANT(s): KIMURA KATSUMI [000000] (An Individual), JP (Japan)
APPL. NO.: 08-160400 [JP 96160400]
FILED: May 18, 1996 (19960518)

ABSTRACT

... data are inputted and sent to the information input menu, the server 22 receives the data, identifies the name of the concerned person on a payment information input column and displays a confirmation message and a bill when the person is identified and records the input information to a recorder. The server 22 accessed by the reception terminal equipment 21 outputs information...

11/3,K/41 (Item 20 from file: 347)
DIALOG(R)File 347:JAPIO
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05682992 **Image available**
DEVICE AND METHOD FOR PAYMENT

PUB. NO.: 09-297792 [JP 9297792 A]
PUBLISHED: November 18, 1997 (19971118)
INVENTOR(s): ABE MASAYUKI
UEDA HIROKI
FUJIOKA ATSUSHI
MIURA FUMIMITSU
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-109877 [JP 96109877]
FILED: April 30, 1996 (19960430)

ABSTRACT

... 110 sends a purchase instruction from a user to the payment execution part 120. The payment execution part 120 sends a purchase message to a store-side device 200, and generates interactive confirmation data and...

... the auxiliary process 130 and at the same time, the terminal part 110 displays confirmation data and sends confirmation input from the user to the payment execution part 120. The auxiliary process 130 generates and sends a signature to the payment execution part 120. The payment execution part 120 verifies the confirmation data and signature and...

11/3,K/42 (Item 21 from file: 347)
DIALOG(R)File 347:JAPIO
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05532389 **Image available**
AUTOMATIC TRANSACTION DEVICE

PUB. NO.: 09-147189 [JP 9147189 A]
PUBLISHED: June 06, 1997 (19970606)
INVENTOR(s): YAMAZAKI KAZUKI
APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 07-299641 [JP 95299641]
FILED: November 17, 1995 (19951117)

ABSTRACT

Search Report from Ginger D. Roberts

...of the input of the amount of money is displayed. When the amount of a **payment** is **inputted** in accordance with the guidance, the control part of the automatic transaction device confirms whether a transaction is possible or not based on input **information** and **customer information**. When it is **judged** that the transaction is possible, a paper money receipt/payment part counts paper money to...

11/3,K/43 (Item 22 from file: 347)

DIALOG(R)File 347:JAPIO

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05429778 **Image available**
SYSTEM AND METHOD FOR AUTOMATIC TRANSFER CONTRACT

PUB. NO.: 09-044578 [JP 9044578 A]
PUBLISHED: February 14, 1997 (19970214)
INVENTOR(s): KURATA KATSUHIKO
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 07-198354 [JP 95198354]
FILED: August 03, 1995 (19950803)

ABSTRACT

...SOLUTION: A request information **input** means 101 **inputs payment** request contents and a request information confirming means 201 collates them with the contents of a request **information** storage part 204; and a **customer information confirming** means 203 collates an **account number** and a password code inputted through a payer's account specifying means 102 with customer...

11/3,K/44 (Item 23 from file: 347)

DIALOG(R)File 347:JAPIO

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05299637 **Image available**
ELECTRONIC EQUIPMENT

PUB. NO.: 08-255137 [JP 8255137 A]
PUBLISHED: October 01, 1996 (19961001)
INVENTOR(s): KURAISHI GAKUJI
APPLICANT(s): SHARP CORP [000504] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 07-057261 [JP 9557261]
FILED: March 16, 1995 (19950316)

ABSTRACT

PURPOSE: To immediately **confirm** how much each **person** should pay by outputting **data** computed by a Dutch account processing means...

... made by the According to the Dutch account calculation indication made by the user, the **inputted** values are processed. Namely, **payments** are totalized, the result is divided by the number of the persons, and the payments...

11/3,K/45 (Item 24 from file: 347)

DIALOG(R)File 347:JAPIO

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05042142 **Image available**
COIN GAME MACHINE PROVIDING GAME ON SCREEN

Search Report from Ginger D. Roberts

PUB. NO.: 07-334742 [JP 7334742 A]
PUBLISHED: December 22, 1995 (19951222)
INVENTOR(s): MIYASAKA YOSHIO
APPLICANT(s): TAIYO JIDOKI KK [000000] (A Japanese Company or Corporation),
JP (Japan)
APPL. NO.: 06-155235 [JP 94155235]
FILED: June 14, 1994 (19940614)

ABSTRACT

... the operation rate by associating a message function for trouble contents, data, etc., regarding the **reception** and **payment** of coins with the function of a hopper board which controls the reception, etc., of...

... hopper 12. And, the message function which displays the trouble contents, data, etc., regarding the **reception** and **payment** of the coins on the game screen 1 is so arranged as to function together with the hopper board 8. Consequently, a **customer** and an employee can directly **confirm** hopper trouble and coin payment **data** and the trouble is eliminated.

11/3,K/46 (Item 25 from file: 347)
DIALOG(R)File 347:JAPIO
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04700680 **Image available**
BID PROCESSING SYSTEM APPLICABLE TO SELF-GOVERNING BODY

PUB. NO.: 07-021280 [JP 7021280 A]
PUBLISHED: January 24, 1995 (19950124)
INVENTOR(s): KUMASAKA EIICHI
APPLICANT(s): FUJITSU KIDEN LTD [422074] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 05-147943 [JP 93147943]
FILED: June 18, 1993 (19930618)

ABSTRACT

...CONSTITUTION: An entry machine 1 which reads the ID card 3 of a registered **trader** and **judges** whether said **trader** is a rightful **trader** for a bid in respect of that bid or not, bidding machines 5(sub 1

... 1), 5(sub 2),... on which the bidding trader himself wrote a bidding price, a **bid** processing part 2 which **receives** read information and determines a contract price from among the respective bidding prices, and a

11/3,K/47 (Item 26 from file: 347)
DIALOG(R)File 347:JAPIO
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04489186 **Image available**
CHARGE PROCESSING SYSTEM

PUB. NO.: 06-133086 [JP 6133086 A]
PUBLISHED: May 13, 1994 (19940513)
INVENTOR(s): SUZUKI TAKASHI
SAKAYORI HITOSHI
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 04-281167 [JP 92281167]
FILED: October 20, 1992 (19921020)

Search Report from Ginger D. Roberts

JOURNAL: Section: E, Section No. 1591, Vol. 18, No. 428, Pg. 64,
August 10, 1994 (19940810)

ABSTRACT

...CONSTITUTION: When the user **inputs** a **payment** service code from the public telephone set 2, an exchange 1 starts a reception processing part 121 by a central controller CC 12 and a voice response part 15 **sends** a **message** urging to start the **payment** service and to **send** an identification code (e) to the user. When the money reception processing part 121, which receives the **identification** code from the **user**, **confirms** the reception with reference to the money reception table 131 of a main memory MM 13, a **message** urging **payment** is sent to the user. When the user pays money, the reception processing part 121...

11/3,K/48 (Item 27 from file: 347)
DIALOG(R)File 347:JAPIO
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04408295 **Image available**
ORDERING SYSTEM FOR RESTAURANT

PUB. NO.: 06-052195 [JP 6052195 A]
PUBLISHED: February 25, 1994 (19940225)
INVENTOR(s): YOSHIDA SHIGENORI
APPLICANT(s): PFU LTD [366680] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 04-203739 [JP 92203739]
FILED: July 30, 1992 (19920730)
JOURNAL: Section: P, Section No. 1746, Vol. 18, No. 287, Pg. 138, May
31, 1994 (19940531)

ABSTRACT

... pay accounts so that relation between the customer to pay accounts and the customer to **receive payment** can be easily recognized at the time of placing an order...

... to pay the accounts is inputted instead of the customer number of the customer to **receive** the **payment**. A slip data generating part 4 generates slip data by combining the inputted ordered data, the table number, the seat number, and the customer **number**, however at that time, **number** of **customers determination** processing 5 is executed. A host computer 12 makes the slip on the basis of...

11/3,K/49 (Item 28 from file: 347)
DIALOG(R)File 347:JAPIO
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03411888
AUTOMATIC CASH TRANSACTION DEVICE

PUB. NO.: 03-074788 [JP 3074788 A]
PUBLISHED: March 29, 1991 (19910329)
INVENTOR(s): SUZUKI NAOHITO
APPLICANT(s): NEC ENG LTD [329822] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 01-210695 [JP 89210695]
FILED: August 17, 1989 (19890817)
JOURNAL: Section: P, Section No. 1217, Vol. 15, No. 242, Pg. 29, June
21, 1991 (19910621)

ABSTRACT

July 26, 2002 25 13:32

... the card are stored. This stored identification number is compared with that inputted by the **user** . If the coincidence is **confirmed** between both **numbers** , the **input** of a **payment** amount is instructed. While the card is returned to the **user** if no coincidence is **confirmed** between both **numbers** . When the **payment** amount is **inputted** by the **input** instruction, this **payment** amount is compared with the transaction contents reserved by telephone before the transaction. When the...

11/3,K/50 (Item 29 from file: 347)
DIALOG(R)File 347:JAPIO
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03363265 **Image available**
FACSIMILE PAYMENT REPORT SYSTEM

PUB. NO.: 03-026165 [JP 3026165 A]
PUBLISHED: February 04, 1991 (19910204)
INVENTOR(s): KAMATA HIDEO
YASUDA MASAMI
KATAOKA TATSUFUMI
INAKA HIDEYUKI
MATSUHASHI TOMOHIRO
WATABE HIDEKAZU
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 01-161090 [JP 89161090]
FILED: June 23, 1989 (19890623)
JOURNAL: Section: E, Section No. 1057, Vol. 15, No. 152, Pg. 99, April
17, 1991 (19910417)

ABSTRACT

... means, simultaneously, to display the data of a guide file and to execute the money **reception** guide to the **payment** opponent is seeing it
...

... OCR controller 12 extracts the telephone number from the data base(DB) 15 with the **name** and **account number** of the **client** in the display **data** of a **verifying** terminal 17(sub 2) as keys, and these pieces of information and the amount of...

11/3,K/51 (Item 30 from file: 347)
DIALOG(R)File 347:JAPIO
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03350256 **Image available**
NETWORK SERVICE IDENTIFYING AND CONVERTING DEVICE

PUB. NO.: 03-013156 [JP 3013156 A]
PUBLISHED: January 22, 1991 (19910122)
INVENTOR(s): TERAJIMA NOBUYOSHI
YOSHIDA TAKASHI
TODA IWAU
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 01-149216 [JP 89149216]
FILED: June 12, 1989 (19890612)
JOURNAL: Section: E, Section No. 1051, Vol. 15, No. 130, Pg. 39, March
29, 1991 (19910329)

ABSTRACT

... a network service identifying and converting device at low cost without

being burden for a **user** by providing a means to **identify** the class of service from input **information** and a means to convert the input information into a signal required for a device, which **offers** the service, and to **send** the signal...

11/3,K/52 (Item 31 from file: 347)
DIALOG(R)File 347:JAPIO
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03179570 **Image available**
METHOD FOR AUTOMATIC PAYMENT

PUB. NO.: 02-155070 [JP 2155070 A]
PUBLISHED: June 14, 1990 (19900614)
INVENTOR(s): NAKAMURA KENJI
MARIKO YOSHIO
MATSUMOTO HIROTAKA
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
HITACHI NISHI SHIYOUHIN ENG KK [000000] (A Japanese Company
or Corporation), JP (Japan)
APPL. NO.: 63-307867 [JP 88307867]
FILED: December 07, 1988 (19881207)
JOURNAL: Section: P, Section No. 1099, Vol. 14, No. 402, Pg. 147,
August 30, 1990 (19900830)

ABSTRACT

... when the financial agency name or the branch office name as the name of a **payment** destination is selected by the **input** mechanism 2. Thus, the **user** can **confirm** the displayed **information** and accurately select the payment destination even when the change, etc., occurs in the financial...

11/3,K/53 (Item 32 from file: 347)
DIALOG(R)File 347:JAPIO
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02263567 **Image available**
TRANSACTION PROCESSOR

PUB. NO.: 62-180467 [JP 62180467 A]
PUBLISHED: August 07, 1987 (19870807)
INVENTOR(s): MATSUDA MASASHI
APPLICANT(s): OMRON TATEISI ELECTRONICS CO [000294] (A Japanese Company or
Corporation), JP (Japan)
APPL. NO.: 61-022434 [JP 8622434]
FILED: February 03, 1986 (19860203)
JOURNAL: Section: P, Section No. 660, Vol. 12, No. 29, Pg. 25, January
28, 1988 (19880128)

ABSTRACT

... is possible and transmits his/her account number, personal identification number and desired place for **reception** of **payment**. At the center 2 the identity of the **customer** is **confirmed** based on the received **identification** **number** and checks the account balance of the customer based on the account number. If the...

... a reservation information message including data on the account number and the required amount of **payment** and **sends** the **message** to a CD1 set at a place desired by the customer. Thus the customer can...

?

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?t14/4/all

14/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 1998-440025/199838|

XR- <XRPX> N98-342900|

TI- Collection device for collecting money e.g. for charity - comprises container with lid which is divided into segments, has slots in it and includes spinner|

PA- POPE E F B (POPE-I)|

AU- <INVENTORS> POPE E F B|

NC- 001|

NP- 002|

PN- GB 2322848 A 19980909 GB 974584 A 19970305 199838 B|

PN- GB 2322848 B 20000712 GB 974584 A 19970305 200035|

AN- <LOCAL> GB 974584 A 19970305; GB 974584 A 19970305|

AN- <PR> GB 974584 A 19970305|

FD- GB 2322848 A A45C-001/12|

LA- GB 2322848(10)|

AB- <BASIC> GB 2322848 A

The device (10) comprises a container (12) with a hexagonal spinner (14) in a lid (20). The lid is divided into six triangular segments (22) and has a number of slots (42) in it.

A number of acts which incur a fine may be illustrated on the container. When an act is committed, the spinner is **used** to **determine** a fine and **money** to the value of the fine is placed into the container via the slots.

USE - For placing in a social or work environment.

ADVANTAGE - Is more **interesting** for a user and may result in a higher rate of collection.

Dwg.1/2|

DE- <TITLE TERMS> COLLECT; DEVICE; COLLECT; MONEY; COMPRISE; CONTAINER; LID ; DIVIDE; SEGMENT; SLOT; SPIN|

DC- P24; P36|

IC- <MAIN> A45C-001/12|

IC- <ADDITIONAL> A63F-005/04|

FS- EngPI||

14/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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AA- 1986-006380/198601|

XR- <XRPX> N86-004640|

TI- Farm management board game - includes dice silo to determine current prices of various commodities|

PA- STUCKMAYER J (STUC-I)|

AU- <INVENTORS> STUCKMAYER J|

NC- 001|

NP- 001|

PN- US 4557486 A 19851210 US 84631390 A 19840716 198601 B|

AN- <LOCAL> US 84631390 A 19840716|

AN- <PR> US 84631390 A 19840716|

FD- US 4557486 A |

LA- US 4557486(12)|

AB- <BASIC> US 4557486 A

The farm game includes a price board, a dice silo, a bank, money, farm record sheets, homestead plats, and various commodities. At the beginning of the game, each player is given a homestead, a farm sheet

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and a 850,000 **cash** loan from the bank. The dice silo is **used** to **determine** the current prices of the various commodities. The prices are then marked on the price board.

Players are free to buy and sell land, animals, buildings, or crops as they see fit. They must also pay **interest** on the initial loan and land taxes at various points in the game. As the game progresses, the dice silo is used to establish price changes and trading continues. At the end of a specified number of seasons, the game ends and the winner is the individual with the greatest net worth as determined by the farm record sheets.

3/9|

DE- <TITLE TERMS> FARM; MANAGEMENT; BOARD; GAME; DICE; SILO; DETERMINE;
CURRENT; PRICE; VARIOUS; COMMODITY|

DC- P36|

IC- <ADDITIONAL> A63F-003/00; A63F-009/04|

FS- EngPI||

?

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?t16/4/all

16/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 1997-483659/199745|

XR- <XRPX> N97-403118|

TI- Automatic transaction appts e.g. for financial institutions, **banks** - has executing unit which executes transactions of money, based on result of confirmation unit, which confirms insertion/removal of cash cassettes|

PA- TOSHIBA KK (TOKE)|

NC- 001|

NP- 001|

PN- JP 7306975 A 19951121 JP 9498590 A 19940512 199745 B|

AN- <LOCAL> JP 9498590 A 19940512|

AN- <PR> JP 9498590 A 19940512|

FD- JP 7306975 A G07D-009/00|

LA- JP 7306975(12)|

AB- <BASIC> JP 7306975 A

The appts includes multiple detachable **cash** cassettes where the **money** that has to be **paid**, is accommodated. A customer **detecting** unit (10) detects the customer. A CRT display unit (5) is switched ON, thereby displaying transactions classification and insertion guide of a card. A card inserting inlet port (6) is provided through which a magnetic card is inserted.

As the card is inserted, a main control part checks whether the information of multiple cash cassettes are stored in a memory. An acceptance unit accepts the customer's information from the memory. A confirmation unit receives information from the acceptance unit and confirms the insertion/removal of the cash cassettes. Based on the result of the confirmation unit, an execution unit performs transactions of money.

ADVANTAGE - Gives priority to customer's efficiency. Reduces constraints of transaction contents.

Dwg.1/8|

DE- <TITLE TERMS> AUTOMATIC; TRANSACTION; APPARATUS; FINANCIAL; INSTITUTION ; **BANK** ; EXECUTE; UNIT; EXECUTE; TRANSACTION; MONEY; BASED; RESULT; CONFIRM; UNIT; CONFIRM; INSERT; REMOVE; CASH; CASSETTE|

DC- T01; T05|

IC- <MAIN> G07D-009/00|

IC- <ADDITIONAL> G06F-019/00|

MC- <EPI> T01-J05A1; T05-L03C|

FS- EPI||

16/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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AA- 1997-315764/199729|

XR- <XRPX> N97-261465|

TI- IC card type memory carries by **bank** card - is furnished with IR rays reflection and absorption ink layers on its surface|

PA- MITSUBISHI PLASTICS IND LTD (MISD)|

NC- 001|

NP- 001|

PN- JP 9123647 A 19970513 JP 95280495 A 19951027 199729 B|

AN- <LOCAL> JP 95280495 A 19951027|

AN- <PR> JP 95280495 A 19951027|

FD- JP 9123647 A B42D-015/10|

Search Report from Ginger D. Roberts

LA- JP 9123647(3)|
AB- <BASIC> JP 9123647 A
The memory carries is furnished with an IR rays absorption ink layer in its surface. The IC card is also furnished with an IR rays reflection layer. Both these layers are **used** for insertion **detection** purpose of card into **cash** dispenser.
ADVANTAGE - Enables insertion detection to be performed reliably.
Dwg.0/0|
DE- <TITLE TERMS> IC; CARD; TYPE; MEMORY; CARRY; **BANK** ; CARD; FURNISH; INFRARED; RAY; REFLECT; ABSORB; INK; LAYER; SURFACE|
DC- P76; T03; T04|
IC- <MAIN> B42D-015/10|
IC- <ADDITIONAL> G06K-019/02; G11B-005/80|
MC- <EPI> T03-A01C5; T04-K01|
FS- EPI; EngPI||

16/4/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1997-235416/199721|
XR- <XRPX> N97-194706|
TI- Automatic donation system for sales establishment - has entry device in cash register for entering amount corresponding to price of product into cash register and for entering amount corresponding to cash being paid|
PA- EVERY PENNY COUNTS INC (EVER-N)|
AU- <INVENTORS> BURKE B V|
NC- 001|
NP- 001|
PN- US 5621640 A 19970415 US 9318821 A 19930218 199721 B
<AN> US 94349353 A 19941205|
AN- <LOCAL> US 9318821 A 19930218; US 94349353 A 19941205|
AN- <PR> US 9318821 A 19930218; US 94349353 A 19941205|
FD- US 5621640 A G06G-001/12 Cont of application US 9318821|
LA- US 5621640(14)|
AB- <BASIC> US 5621640 A
The system includes a cash register, an entry device in the cash register for entering an amount corresponding to a price of a product into the **cash** register and for entering an amount corresponding to **cash** being **paid** . A calculating device in the **cash** register **determines** existence of an excess cash payment.
A card identifier entering device enters a card identifier, the card identifier identifies one or a number of predetermined **accounts** . An apportioning device is responsive to the register and the card identifier entering device to apportion at least a part of the excess cash payment among a number of predetermined **accounts** identified with the card.
ADVANTAGE - Provides consumer with ability to donate qualified charities and have donor cards capable of storing electronics credits.
Dwg.1/6|
DE- <TITLE TERMS> AUTOMATIC; SYSTEM; SALE; ESTABLISH; ENTER; DEVICE; CASH; REGISTER; ENTER; AMOUNT; CORRESPOND; PRICE; PRODUCT; CASH; REGISTER; ENTER; AMOUNT; CORRESPOND; CASH; PAY|
DC- T01|
IC- <MAIN> G06G-001/12|
IC- <ADDITIONAL> G06F-017/60; G06G-001/14; G06G-007/52|
MC- <EPI> T01-H01B3A; T01-J05A1|
FS- EPI||

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16/4/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 1997-233004/199721|

XR- <XRPX> N97-192595|

TI- Failure **monitoring** system for automotive **cash** transaction apparatus in ATM **used** in **bank** - O/ps failure information particularly from contents of second memory included in monitoring apparatus|

PA- FUJITSU LTD (FUIT)|

NC- 001|

NP- 001|

PN- JP 9073576 A 19970318 JP 95226386 A 19950904 199721 B|

AN- <LOCAL> JP 95226386 A 19950904|

AN- <PR> JP 95226386 A 19950904|

FD- JP 9073576 A G07D-009/00|

LA- JP 9073576(11)|

AB- <BASIC> JP 9073576 A

The system includes a monitoring apparatus (1) which monitors operational status of a transaction equipment (2). A 1st clock (3) is included in the transaction equipment. A 1st memory (5) of the transaction equipment carries out temporary storage of failure information inclusive of a failure code after a secondary failure gets induced. This secondary failure is induced by generation of a primary failure. At the time of restoration from primary failure, a warning signal is o/p from a transmitting unit (6). This information is forwarded to the monitoring apparatus. A 2nd clocking unit (7) is included in the monitoring apparatus. Based on received warning signal, warning signal generator (10) alerts about possible failure of the transaction equipment. Based on 'clear forward' signal received, an adder (8) attaches receiving time to radio disturbance information. A second memory (9) of the monitoring apparatus, is used to store failure information about transaction equipment along with its received time. The contents of second memory are o/p percircutelly by an o/p unit (11). ADVANTAGE - Improves design characteristics offers countermeasure against system failure.

Dwg.1/5|

DE- <TITLE TERMS> FAIL; MONITOR; SYSTEM; AUTOMOTIVE; CASH; TRANSACTION; APPARATUS; ATM; **BANK** ; FAIL; INFORMATION; CONTENT; SECOND; MEMORY; MONITOR; APPARATUS|

DC- T01; T05|

IC- <MAIN> G07D-009/00|

IC- <ADDITIONAL> G06F-019/00|

MC- <EPI> T01-G05C; T05-G02B; T05-L03C1|

FS- EPI||

16/4/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 1992-033883/199205|

XR- <XRPX> N92-025882|

TI- Secure **banknote** acceptance unit for automatic vending unit - incorporates novel guard mechanism in currency checking unit to prevent tampering and withdrawal of accepted **banknotes** |

PA- JAPAN CASH MACH CO (NICA-N); JAPAN CASH MACHINE CO LTD (NICA-N)|

AU- <INVENTORS> ISOBE A|

NC- 002|

NP- 003|

PN- DE 4123887 A 19920123 DE 4123887 A 19910718 199205 B|

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PN- US 5242041 A 19930907 US 91730642 A 19910716 199337
 PN- DE 4123887 C2 19931111 DE 4123887 A 19910718 199345|
 AN- <LOCAL> DE 4123887 A 19910718; US 91730642 A 19910716; DE 4123887 A
 19910718|
 AN- <PR> JP 90U76119 U 19900719|
 FD- US 5242041 A G07F-007/04
 FD- DE 4123887 C2 G07F-007/04|
 LA- US 5242041(10); DE 4123887(50)|
 AB- <BASIC> DE 4123887 A

Banknote acceptance mechanisms for automatic vending equipment usually use a guard designed to prevent the withdrawal of accepted **banknotes** by means of an attached thread. However, in existing designs this guard can be held open by inserting a thin tool or card, allowing the money to be withdrawn.

In this design, the guard (20) uses two or more hook-shaped projections to block the passage of the money. Because of their shape, these cannot be moved by a tool inserted into the **money** slot (14). A light beam (44) is **used** to **detect** the position of the guard, which must be closed before a **banknote** is accepted. (10pp Dwg.No.1/7)|

AB- <DE> DE 4123887 C

An arrangement for currency validity testing has a housing with an inlet, a transport mechanism with a belt and a belt pulley forming a channel for the currency, validity checking sensors and a blocking mechanism (20) moved by an actuator (30) between channel closing and release positions.

A blocking hook in the form of a notch (23a) on the front of the blocking mechanism is directed towards the channel inlet. The blocking mechanism is moved from the blocking to the release position when the detector detects a valid object. The notch engages a thin tool which is fed into the channel (13) to prevent movement of the blocking mechanism from the blocking to the release position.

USE/ADVANTAGE - E.g. for checking **banknotes** . The arrangement is improved to prevent the unauthorised removal of currency items, esp. **banknotes** .

Dwg.1/7|

AB- <US> US 5242041 A

An apparatus for currency validation includes a belt-pulley arrangement provided in a housing to transport a ball (M) along a passageway (13) for identification of the bill by sensing the optical or magnetic characteristics of the bill. A lever with notches is mounted for rotation between a protective position protruded within the passageway and a release position retracted from the passageway.

When a thin tool is inserted into the passageway, it is engaged with the notches of the lever to prevent movement of the lever from the protective to the release position.

USE/ADVANTAGE - For currency validation, effectively preventing unauthorised removal of bill from appts., improper removal is also precluded.

Dwg.1/7|

DE- <TITLE TERMS> SECURE; **BANKNOTE** ; ACCEPT; UNIT; AUTOMATIC; VENDING; UNIT; INCORPORATE; NOVEL; GUARD; MECHANISM; CURRENCY; CHECK; UNIT; PREVENT; TAMPER; WITHDRAW; ACCEPT; **BANKNOTE** |

DE- <ADDITIONAL WORDS> **AUTOMAT_ MONEY_CH** ; MONEY; CHANGE; DISPENSE; MACHINE|

DC- T05|

IC- <MAIN> G07F-007/04|

IC- <ADDITIONAL> G07F-001/04|

MC- <EPI> T05-H02A; T05-H08A|

FS- EPI||

Search Report from Ginger D. Roberts

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AA- 1986-006380/198601|
XR- <XRPX> N86-004640|
TI- Farm management board game - includes dice silo to determine current
prices of various commodities|
PA- STUCKMAYER J (STUC-I)|
AU- <INVENTORS> STUCKMAYER J|
NC- 001|
NP- 001|
PN- US 4557486 A 19851210 US 84631390 A 19840716 198601 B|
AN- <LOCAL> US 84631390 A 19840716|
AN- <PR> US 84631390 A 19840716|
FD- US 4557486 A |
LA- US 4557486(12)|
AB- <BASIC> US 4557486 A

The farm game includes a price board, a dice silo, a **bank**, money, farm record sheets, homestead plats, and various commodities. At the beginning of the game, each player is given a homestead, a farm sheet and a 850,000 **cash** loan from the **bank**. The dice silo is **used** to **determine** the current prices of the various commodities. The prices are then marked on the price board.

Players are free to buy and sell land, animals, buildings, or crops as they see fit. They must also pay interest on the initial loan and land taxes at various points in the game. As the game progresses, the dice silo is used to establish price changes and trading continues. At the end of a specified number of seasons, the game ends and the winner is the individual with the greatest net worth as determined by the farm record sheets.

3/9|

DE- <TITLE TERMS> FARM; MANAGEMENT; BOARD; GAME; DICE; SILO; DETERMINE;
CURRENT; PRICE; VARIOUS; COMMODITY|
DC- P36|
IC- <ADDITIONAL> A63F-003/00; A63F-009/04|
FS- EngPI||

16/4/7 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- MONEY AND MEDIUM RECEIVING DEVICE
PN- 2000-215346 -JP 2000215346 A-
PD- August 04, 2000 (20000804)
AU- YAMATO JUNJI
PA- SANKYO SEIKI MFG CO LTD
AN- 11-018713 -JP 9918713-
AN- 11-018713 -JP 9918713-
AD- January 27, 1999 (19990127)
G07D-013/00; G07F-019/00
AB- PROBLEM TO BE SOLVED: To make handleable a card, a **bankbook**, coins and paper money at the same time without **distinguishing** them when an ATM, a CD, etc., are **used**. SOLUTION: The **money** and medium receiving device 1 allows a user to handle money 8 and 9 and media 10 and 11 at the same time by being provided with a commonly receiving opening 2 which commonly receives money such as a coin 8 and a medium such as a card 10, money carrying parts 3 and 4 which carries the money 8 and 9 from the opening 2, a media carrying parts 5 and 6 which carry media 10 and 11 from the opening 2 and a money and medium sending means 7 which discriminates the money 8 and 9 from the media 10 and 11 from the opening 2 in accordance with their sizes and sends the money 8 and 9 or the media 10 and 11 to the parts 3 and 4 or the parts 5 and 6. COPYRIGHT: (C)2000,JPO

16/4/8 (Item 2 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- ELECTRONIC MONEY HOLDING DEVICE AND ELECTRONIC MONEY AUTOMATIC PAYING
METHOD USING THE SAME
PN- 10-091698 -JP 10091698 A-
PD- April 10, 1998 (19980410)
AU- KASAI SHINICHI; KAWASHIMA KAZUHIRO
PA- HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)
AN- 08-241606 -JP 96241606-
AN- 08-241606 -JP 96241606-
AD- September 12, 1996 (19960912)
IC- -6- G06F-019/00; G07G-001/06; G07G-001/12
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4
(PRECISION INSTRUMENTS -- Business Machines)
KW- R087 (PRECISION MACHINES -- Automatic **Banking**)
AB- PROBLEM TO BE SOLVED: To reduce the complexity of payment and to make
the payment secure by reading an amount of money that a payer (b) who
pays value for provided goods or service should pay to a provider (a)
and its payment day out of the electronic money holding device and
remitting electronic money from the (b) to (a) on the payment day.

SOLUTION: An IC card 10 is provided with a table 13 containing
payment data 15 regarding a contract between the user (b) of the IC
card 10 and the provider (a) for goods or service and a table 16 of
purse IDs, etc., used for transactions by (a) with an electronic
money transaction management device 4. The payment data 15 include a
contract date, a contact article name, an amount to be paid, a
payment day, information regarding whether or not payment is done
automatically, etc. Further, the IC card 10 is provided with a
procedure 12 for access to the table 13 of the contract data. Then
the amount of **money** which is **determined** in the contract and
should be **paid** by (b) to (a) and its payment day are read out of
the electronic money holding device and electronic money is remitted
from (b) to (a) on the payment day.

16/4/9 (Item 3 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- AUTOMATIC PREPAID CARD VENDING MACHINE
PN- 09-128602 -JP 9128602 A-
PD- May 16, 1997 (19970516)
AU- ARII YUUGA; YAHAGI HIROSHI
PA- ANRITSU CORP [330013] (A Japanese Company or Corporation), JP (Japan)
AN- 07-287408 -JP 95287408-
AN- 07-287408 -JP 95287408-
AD- November 06, 1995 (19951106)
IC- -6- G07F-007/08
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines)
KW- R088 (PRECISION MACHINES -- Automatic Vending Machines); R131
(INFORMATION PROCESSING -- Microcomputers & Microprocessors)
AB- PROBLEM TO BE SOLVED: To make it possible to purchase and renew a
prepaid card and improve services to restaurant users by adding a
subvention which is less than the amount of **money paid** and
automatically **determined** without exceeding a reference subvention
to the **balance** of a card when the card is newly vended and renewed.

SOLUTION: A company employee who uses the restaurant newly inserts a
bill into a bill insertion slot and makes a card reader 8 read the ID
card that the employee bears, and then the employee specifies one of

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four kinds of amount of money with an amount key 4a and presses a new key 4b. Then, a new prepaid card on which the card **balance** calculated by adding the subvention which does not exceed the reference subvention is written is discharged. As foods are paid with the card and the card **balance** becomes small, additional bills are inserted into the bill insertion slot, the amount of the bills is specified with the amount key 4a, and an update key 4c is pressed lastly. Consequently, the currently inputted amount and the subvention corresponding to the total amount are added to the card **balance** and the prepaid card is discharged.

16/4/10 (Item 4 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- CHANGE USE SYSTEM FOR RETAILER
PN- 08-329340 -JP 8329340 A-
PD- December 13, 1996 (19961213)
AU- ARAYAMA MOTOHIDE; IMAMURA EMIKO
PA- ARAYAMA MOTOHIDE [000000] (An Individual), JP (Japan)
AN- 07-169159 -JP 95169159-
AN- 07-169159 -JP 95169159-
AD- May 31, 1995 (19950531)
IC- -6- G07G-001/12; G06F-017/60
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)
AB- PURPOSE: To eliminate the handling of cash for change at a store by providing an individual information recording means where individual information on a purchaser is recorded, a cash register means which calculates the amount of change from the amount of money paid, etc.

CONSTITUTION: The purchaser carries a purchased article, the individual information recording means, and cash to a check-out counter. On the store side, the purchaser is identified and the amount of change is calculated; and paid-back money within the amount of change is returned as the purchaser requests and the reduced amount of paidback money as the difference between the amount of change and the amount of **paid-back money** is **determined**. On the store side, cumulative **balance** of the reduced amount of paid-back money is updated and recorded by purchasers each time a purchase is made. For example, one cash register means 22 is installed in one store, the total of cumulative **balance** of the amount of paid-back money from all stores is managed on a reduced paid-back money amount totalizing means 30, and a reduced paid-back amount stock means 24 for checking **accounts**, etc., of **banks** manages the total amount of money. Consequently, a large amount of cash need not be prepared as change.

16/4/11 (Item 5 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- AUTOMATIC TRANSACTION DEVICE
PN- 08-287360 -JP 8287360 A-
PD- November 01, 1996 (19961101)
AU- TACHIHI TAKAHIRO
PA- OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)
AN- 07-092243 -JP 9592243-
AN- 07-092243 -JP 9592243-
AD- April 18, 1995 (19950418)
IC- -6- G07G-001/12; G06F-013/10; G06F-019/00; G07D-009/00
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.2 (INFORMATION

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PROCESSING -- Memory Units); 45.4 (INFORMATION PROCESSING --
Computer Applications)

KW- R087 (PRECISION MACHINES -- Automatic **Banking**)

AB- PURPOSE: To obtain the automatic transaction device which enables a
smooth transaction even when the specified amount of money to be paid
exceeds the **balance** of a deposit.

CONSTITUTION: This automatic transaction device is equipped with an
input part 5 where the amount of **money** to be dealt with is
inputted, a **paid** amount **determining** means 3 which compares the
inputted amount of **money** with the **balance** of the deposit and
determines the **balance** of the deposit as the amount of money to be
paid when the inputted amount exceeds the **balance** or the inputted
amount of money as the amount of money to be paid when not, and a
transaction execution means 12 which executes payment according to
the determination of the paid amount determining means 3.

16/4/12 (Item 6 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |

TI- COIN STORAGE AMOUNT MANAGEMENT DEVICE

PN- 08-212431 -JP 8212431 A-

PD- August 20, 1996 (19960820)

AU- KOBAYASHI OSAMU; FURUYA YONEZO; ISHIDA TAKESHI; MIKAMI MITSUGI

PA- NIPPON CONLUX CO LTD [457317] (A Japanese Company or Corporation), JP
(Japan)

AN- 07-286859 -JP 95286859-

AN- 07-286859 -JP 95286859-

AD- October 06, 1995 (19951006)

IC- -6- G07F-005/24; G07D-009/00

CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines)

KW- R087 (PRECISION MACHINES -- Automatic **Banking**); R088 (PRECISION
MACHINES -- Automatic Vending Machines); R131 (INFORMATION
PROCESSING -- Microcomputers & Microprocessors

AB- PURPOSE: To accurately grasp the amount of stored coins at all times
and easily take measures for holding coins in the coin storage device
by a specific initial storage amount when the coins are collected or
replenished.

CONSTITUTION: This device has a **detecting** means 32 which **detects**
inserted coins by **money** denominations, a means 33 which **detects**
coins **paid** off from the coin storage device by the **money**
denominations, and a **detecting** means 34 which detect coins stored
in a safe by overflowing the coin storage device by the money
denominations and the coins taken in and out of the coin storage
device are detected by the money denominations based on the outputs
of those detecting means to accurately grasp the current stored coin
amount of the coin storage device at all times. The device has an
initial storage amount setting means 35 which sets the initial
storage amount of the coin storage device, the differences between
the current storage amount and initial storage amount of the coin
storage device are found by the money denominations from the grasped
taken-in/out amount by the money denomination and the initial storage
amount, and when stored coins are collected, excessive coins are
discharged or a display of a coin deficiency is made according to the
differences.

16/4/13 (Item 7 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

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TI- MAGNETIC CARD ILLEGALITY PREVENTION METHOD

Search Report from Ginger D. Roberts

PN- 08-030744 -JP 8030744 A-
PD- February 02, 1996 (19960202)
AU- OGAWA SATORU; OGAWA HARUO
PA- CANON ELECTRON INC [365668] (A Japanese Company or Corporation), JP
(Japan)
AN- 06-165278 -JP 94165278-
AN- 06-165278 -JP 94165278-
AD- July 18, 1994 (19940718)
IC- -6- G06K-017/00; G06K-019/10; G07F-007/12; G11B-019/02; G11B-019/04
CL- 45.3 (INFORMATION PROCESSING -- Input Output Units); 29.4 (PRECISION
INSTRUMENTS -- Business Machines); 42.5 (ELECTRONICS -- Equipment)
AB- PURPOSE: To inhibit a card from being re-utilized for an illegal
purpose by piercing a punch hole on the magnetic data of a magnetic
card corresponding to the used amount of money and destroying
magnetic information.

CONSTITUTION: When the magnetic card 1 is processed in a card
processor, the punch hole is pierced in the card 1 by a punch 4 when
the card 1 is used for the first time and the punch hole of a
balance amount display punch 5 is pierced by the used amount of
money in the card 1. The **balance** amount display punch 5 is pierced
on a track where the data of **balance** amount display 8 are recorded
as the magnetic information. Finally, when the total amount of **money**
is **used** up, the punch hole of a card **used** punch 6 is pierced.
The first **track** 3 can not be rewritten in the card processor. In
the card processor, when the card is processed, a card issuance face
value money amount 2 is read by a sensor, whether or not illegality
is present in the upper limit money amount of the card 1 is judged by
comparing the card money amount information of the first track 3 with
the **balance** amount data of a second track 7.

16/4/14 (Item 8 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |
TI- AUTOMATIC MONITORING SYSTEM
PN- 07-193743 -JP 7193743 A-
PD- July 28, 1995 (19950728)
AU- NAKAYAMA TATSUO; CHINOMI TAKEHITO; TAKADA SHIGEKAZU
PA- MATSUSHITA ELECTRIC IND CO LTD [000582] (A Japanese Company or
Corporation), JP (Japan)
AN- 05-333393 -JP 93333393-
AN- 05-333393 -JP 93333393-
AD- December 27, 1993 (19931227)
IC- -6- H04N-005/232; G01V-008/10; G08B-013/191; H04N-007/18
CL- 44.6 (COMMUNICATION -- Television); 29.1 (PRECISION INSTRUMENTS --
Photography & Cinematography); 44.9 (COMMUNICATION -- Other); 46.1
(INSTRUMENTATION -- Measurement)
KW- R087 (PRECISION MACHINES -- Automatic **Banking**); R098 (ELECTRONIC
MATERIALS -- Charge Transfer Elements, CCD & BBD); R101 (APPLIED
ELECTRONICS -- Video Tape Recorders, VTR)
AB- PURPOSE: To provide a monitoring system capable of always **detecting** a
person in respect to a **monitoring** system to be **used** on a **cash**
dispensor corner or the like in a **banking** organ.

CONSTITUTION: When a person appears in a fixed area, i.e., the visual
field of a thermal image detector 1 in order to use a CD 5, the
detector 1 generates a change in a thermal image by infrared rays
radiated from the person and sends a signal to a control part 2. The
control part 2 receiving the signal starts the operation of a visible
radiation CCD camera 3 and a VTR 4 to conduct monitoring and picture
recording. When the person leaves the CD 5, a change is generated in
the thermal image of the detector 1 and the control part 2 stops the

operation of the camera 3 and the VTR 4 by a signal from the detector 1 to end the monitoring and picture recording. Consequently the camera 3 and the VTR 4 can be driven only at the time of requiring them

16/4/15 (Item 9 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- CASH DISPENSER
PN- 06-305634 -JP 6305634 A-
PD- November 01, 1994 (19941101)
AU- SUZUKI MORIO; SAKAI KEIJI
PA- LAUREL BANK MACH CO LTD [463436] (A Japanese Company or Corporation),
JP (Japan)
AN- 05-116670 -JP 93116670-
AN- 05-116670 -JP 93116670-
AD- April 21, 1993 (19930421)
IC- -5- B65H-043/06; G07D-001/00
CL- 22.2 (MACHINERY -- Mechanism & Transmission); 29.4 (PRECISION
INSTRUMENTS -- Business Machines)
KW- R087 (PRECISION MACHINES -- Automatic Banking)
AB- PURPOSE: To pay a large quantity of paper money bundles or packed hard
moneys individually, selectively or mixedly by forming a size of a
hopper part of an elevator means so that the paper money bundles or
the like can be housed in plural rows, and arranging a movable bottom
part driven by information from a fulness detecting means.

CONSTITUTION: A box shape hopper part 21 having an open top part is
arranged in an elevator means, and a movable bottom part 22 capable
of reciprocating motion freely is arranged in the bottom part
position. This hopper part 21 is formed in a size capable of housing
paper money bundles B or packed hard moneys C in plural rows. The
movable bottom part 22 is composed of a carrier belt 22a, a
reversible motor 22d, a support roller 22b and a transmission part
22c. A fulness detecting means 70 is arranged in the hopper part 21.
The fact that the paper money bundles B or the packed hard moneys C
inputted on the movable bottom part 22 reach a prescribed quantity,
is detected by a money paying command of an operator, and the motor
22d is driven by the **detected** information, and **money is paid** by
the carrier belt 22a.

16/4/16 (Item 10 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- AUTOMATIC TELLER MACHINE
PN- 05-250544 -JP 5250544 A-
PD- September 28, 1993 (19930928)
AU- MOMONO YASUHITO
PA- NEC ENG LTD [329822] (A Japanese Company or Corporation), JP (Japan)
AN- 04-048400 -JP 9248400-
AN- 04-048400 -JP 9248400-
AD- March 05, 1992 (19920305)
IC- -5- G07D-009/00; G06F-015/30; G06F-015/30; G07D-009/00
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION
PROCESSING -- Computer Applications)
KW- R087 (PRECISION MACHINES -- Automatic Banking)
SO- Section: P, Section No. 1672, Vol. 18, No. 14, Pg. 53, January 11, 1994
(19940111)
AB- PURPOSE: To release from unpleasantness of a customer disabling the use
of the device by audibly outputting the condition of disabling the
use of the device soon because of paper exhaustion or cash exhaustion

to the customer.

CONSTITUTION: An automatic teller machine 1 is provided with a voice output device 2, paper cassette 3, near end sensor 7 to detect that paper in the paper cassette 3 is exhausted soon, safe box 5 and near end sensor 8 to **detect** that **cash** in the safe box 5 is **exhausted** soon. When remaining paper 4 in the paper cassette 3 is reduced and the near end sensor 7 is operated, the information is transmitted to the voice output device 2, and the voice output device 2 audibly outputs the condition of disabling the use of the device soon because of paper exhaustion to the customer. When cash 6 in the safe box 5 is reduced and the near end sensor 8 is operated, the information is transmitted to the voice output device 2, and the voice output device 2 audibly outputs the condition of disabling the use of the device soon because of cash exhaustion to the customer.

16/4/17 (Item 11 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- PREPAID CARD EXACT CALCULATOR
PN- 02-093783 -JP 2093783 A-
PD- April 04, 1990 (19900404)
AU- HASHIMOTO KUNIHISA; NAGAKURA MASATERU; UCHIYAMA SHUICHI; AIKAWA NOBU;
SOEZAKI KATSUYUKI
PA- SHIBAURA ENG WORKS CO LTD [330094] (A Japanese Company or Corporation),
JP (Japan)
AN- 63-244490 -JP 88244490-
AN- 63-244490 -JP 88244490-
AD- September 30, 1988 (19880930)
IC- -5- G07F-007/08
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines); 30.1
(MISCELLANEOUS GOODS -- Office Supplies)
KW- R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)
SO- Section: P, Section No. 1068, Vol. 14, No. 298, Pg. 113, June 27, 1990
(19900627)
AB- PURPOSE: To surely prevent the unauthorized use of an exactly
calculated card by providing a punching means to attach a mark to
indicate an adjusted state to the card and a detecting means to
detect the mark to indicate the adjusted state of the card.

CONSTITUTION: At one side of a prepaid card 1, plural small-diameter holes accordant with the used frequency of the card and a large hole 3 to indicate the exactly calculated state of the card 1 are provided. For example, when the card 1, for which an amount equivalent to the small-diameter holes 2 is used, is inserted into the title device, the amount information of the card 1 is read by a reading means 6, and while its **balance** is paid out by a **balance** paying out means 7 according to the signal of an arithmetic and control means 5, the mark to indicate the exactly calculated state of the card 1 is attached to the large diameter hole 3 by a punching means 8. Consequently, even when the exactly calculated card is once inserted into the device again, the mark to indicate such a state of the card is **detected** by a **detecting** means 4, and no **cash** is **paid** out. Namely, the improper use of the exactly calculated card can be surely prevented.

16/4/18 (Item 12 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- TRANSACTION PROCESSING DEVICE
PN- 63-184870 -JP 63184870 A-

Search Report from Ginger D. Roberts

PD- July 30, 1988 (19880730)
AU- HARA HIROKI
PA- OMRON TATEISI ELECTRONICS CO [000294] (A Japanese Company or Corporation), JP (Japan)
AN- 62-016168 -JP 8716168-
AN- 62-016168 -JP 8716168-
AD- January 28, 1987 (19870128)
IC- -4- G06F-015/30; G06F-015/21; G06F-015/30; G07D-009/00; G07F-007/08
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)
KW- R087 (PRECISION MACHINES -- Automatic Banking)
SO- Section: P, Section No. 796, Vol. 12, No. 463, Pg. 64, December 06, 1988 (19881206)
AB- PURPOSE: To use data of the degree of reliance to perform the processing of less risk even at the time of online by recording data of the degree of reliance on a cash card and using this data to perform transaction.

CONSTITUTION: When the card is inserted, the degree of reliance recorded on the card is read, and a maximum payable amount of money is calculated in accordance with the degree of reliance. In the offline processing, the lower limit of the degree of reliance is determined and the maximum payable amount of money is **determined** by this lower limit. If the amount of **money** is **paid** during the offline processing, the amount of **money** obtained by subtracting this amount of money from the maximum payable amount of money is the payable amount of money. A user pays money within this payable amount of money and the amount of paid money is written as transaction data in an FD.

16/4/19 (Item 13 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- METHOD OF **DETERMINING** SUM OF **MONEY** TO BE **PAID**
PN- 60-019295 -JP 60019295 A-
PD- January 31, 1985 (19850131)
AU- FUJIMURA KYOJI
PA- FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)
AN- 58-127323 -JP 83127323-
AN- 58-127323 -JP 83127323-
AD- July 13, 1983 (19830713)
IC- -4- G07D-009/00; G06F-015/30
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)
KW- R087 (PRECISION MACHINES -- Automatic Banking)

16/4/20 (Item 14 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- MONEY DEVICE
PN- 57-062455 -JP 57062455 A-
PD- April 15, 1982 (19820415)
AU- NAKAJIMA SHUNICHI; TANII TOSHIHIKO
PA- TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan)
AN- 56-117421 -JP 81117421-
AN- 56-117421 -JP 81117421-
AD- July 27, 1981 (19810727)
IC- -3- G06F-015/30; G07D-009/00
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines); 36.4 (LABOR SAVING DEVICES -- Service Automation)

Search Report from Ginger D. Roberts

KW- R087 (PRECISION MACHINES -- Automatic **Banking**)

SO- Section: P, Section No. 131, Vol. 06, No. 141, Pg. 69, July 30, 1982
(19820730)

AB- PURPOSE: To automate the deposit and payment of **cash** by various transaction titles on one **bankbook** , by **detection** a **negative** transaction title on the **bankbook** that an user brings and by performing cash transaction base upon the title.

CONSTITUTION: To use a **bankbook** P for, for example, an ordinary deposit and a fixed deposit by an automatic teller device, magnetic stripes 6(sub 1) and 6(sub 2) are stuck to its back cover and pieces of information on **account** numbers of both transactions and a page where the last transaction is done are written. In a blank of the print field of each page, a title discrimination code is printed and every a few pages are bound together. The automatic teller device 12 is provided with title specifying keys 17(sub 1) and 17(sub 2) in addition to a usual opening for **bankbooks** , cards and cash and operation keys, and corresponding to them, a control part, a mechanism part and arithmetic part in a housing are provided with functions of specifying and selecting items. As far as an operator performs correct operation with regard to a mnemonic number, the page of the **bankbook** , etc., a guide display device 23 indicates the depression of the title specifying key 71 and then following operations successively. Thus, one **bankbook** is usable for a few titles.

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